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CENTRAL MORTGAGE AND HOUSING CORPORATION
ECONOMIC RESEARCH DIVISION

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HOUSING IN CANADA

A FACTUAL SUMMARY

OCTOBER, 1946

OTTAWA, CANADA

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CONTENTS

	PAGE
Foreword.....	3
Acknowledgment.....	4
List of Tables and Charts.....	5
Part I.—Factual Summary.....	7
Part II.—Tabular Material.....	23
1. Population Trends.....	25
2. House-Building Activity.....	26
3. Publicly-Assisted House-Building.....	29
4. Real Estate Lending and Loans for Building Purposes.....	34
5. Building Materials.....	36
6. Building Labour.....	41
7. Building Costs.....	45
Part III.—Sources and Explanatory Notes.....	51

Foreword

This is the first issue of "Housing in Canada". It is published to provide the best available information to all interested in housing in this country. Commencing in 1947 this publication will be issued quarterly, and will present existing factual information designed to afford as complete a picture of the housing situation as possible.

Where available, information is provided on an annual basis for the period 1919-1945 and on a monthly basis for the years 1945 and 1946. The material is divided into three parts. The first part provides a brief summary in which the results of the statistical material are highlighted. The second part consists of tabular material arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house-building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour and (7) building costs. The third and last part provides information on the sources of the tabular material assembled in part two. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

An examination of this first issue will indicate that housing statistics are fragmentary. The Dominion Bureau of Statistics and this Corporation are trying to remedy some of the deficiencies, and it is our hope that subsequent issues will become more comprehensive. We do feel, however, that even before the development of completely satisfactory housing statistics, the grouping of what factual information is available will be helpful to many who are interested in housing.

D. B. MANSUR,
President,
Central Mortgage and Housing Corporation.

Ottawa, October, 1946.

ACKNOWLEDGMENT

A number of Dominion Government departments have contributed statistical data to the completion of this report including the Dominion Bureau of Statistics, the Department of Labour, the Department of Veterans' Affairs, the Department of Reconstruction and Supply, Wartime Housing Limited, The Bank of Canada, and the Superintendent of Insurance.

The report was prepared by the Economic Research Division of the Central Mortgage and Housing Corporation under the direction of Dr. O. J. Firestone, assisted by L. C. Gunby.

LIST OF TABLES

TABLE

	PAGE
1. Population Trends, Canada, 1919-1945.....	25
2. New Residential Construction, Canada—Building Permits Issued in 204 Municipalities, 1940-1946.....	26
3. New Residential Construction, Canada—Construction Contracts Awarded, 1919-1946.....	27
4. Estimated Residential Construction, Canada—Dwelling Units Built, 1922-1939.....	28
5. Number of Dwelling Units Completed by New Construction, Canada, 1945-1946	28
6. Lending Operations under the Dominion Housing Act, 1935 and the National Housing Act, 1938, October 1, 1935—January 31, 1945.....	29
7. Lending Operations Under National Housing Act, 1944, February 1, 1945—September 30, 1946.....	30
8. Operations Under Wartime Housing Limited—Completed Construction and Actual Expenditure, April 1, 1941 to September 30, 1946.....	31
9. Operations Under Wartime Housing Limited—Construction in Progress, by Units, January 1, 1945—September 30, 1946.....	32
10. Operations Under Veterans' Land Act, 1942, by Types of Projects, September 23, 1943—August 31, 1946.....	33
11. Loans on Real Estate, Outstanding at End of Year, of Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1919-1945.....	34
12. Loans for Building Purposes and Other Loans Made by Chartered Banks, Canada, 1934-1945.....	35
13. Volume of Production, Selected Building Materials, Canada, 1919-1946.....	36
14. Value of Production, Selected Building Materials, Canada, 1919-1945.....	38
15. Estimated Building Material Requirements of a Single House of the Wood Frame with Wood Clapboard Type, by Forty-six Material Classifications.....	39
16. Indexes of Employment in the Building Industry and All Industries, Canada, 1921-1946.....	41
17. Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada, December, 1944—September, 1946.....	42
18. Vocational and Apprenticeship Training in Construction Trades, by Number in Training, Canada, as at Selected Dates, 1945-1946.....	43
19. Apprenticeship Training in Construction Trades, by Year of Training, Canada, as at March 31, 1946.....	44
20. Indexes of Wholesale Prices, Selected Building Materials and All Commodities, Canada, 1919-1946.....	45
21. Indexes of Wage Rates in the Construction Industry and General Average of Ten Main Groups of Industries, 1919-1945.....	47
22. Indexes of Cost of Living and Rent, Canada, 1919-1946.....	48
23. Investors' Indexes of Building Materials and All Industrial Common Stock Prices, Canada, 1935-1946.....	49

LIST OF CHARTS

FIGURE

PAGE

1. Value of New Residential Construction, Canada—Building Permits Issued in 204 Municipalities, 1945-1946.....	10
2. Volume of Production of Cement, Lumber and Soil Pipe for Selected Years and on a Cumulative Monthly Basis for 1946.....	16
3. Trends of Wholesale Prices of Building Materials and Wage Rates in the Construction Industry, 1919-1945.....	21

PART I.
FACTUAL SUMMARY

SECTION 1.—POPULATION TRENDS

(See Table 1)

In the 27-year period 1919-1945 Canada's population has increased by 50 per cent, from eight to twelve million. The increase was more rapid in the 'twenties, slowed down somewhat in the 'thirties, and gathered speed again during the war years. The proportion of the population living in Canada's twenty-seven major cities has risen from 31 per cent in 1919 to 33 per cent in 1945. In addition, a large number of people settled in smaller urban communities forming parts of metropolitan centres, thus reflecting the accelerating process of urbanization which has characterized Canadian population growth since the beginning of the century.

During the inter-war years, the birth-rate per thousand declined from 29.6 in 1920 to a low of 19.9 in 1937. The war years brought a reversal of the trend, the birth-rate rising to 24 in 1943 and remaining at about the same level for the next two years, with 23.8 in 1945. Marriages followed a similar pattern. The marriage rate declined from 9.5 per thousand population in 1920 to a low of 6 in 1932, rose to 7.9 in 1938, accelerated during the early war years to an all-time high of 10.9 in 1942 and by 1945 stood at 8.9. During the twenty-seven year period, divorces have risen ten-fold. Deaths, on the other hand, have declined substantially, and by 1945 the death-rate at 9.3 per thousand was 32 per cent below the 1920 level of 13.8. These statistics indicate a stepped-up rate of family formation during the war years resulting in increased demand for housing accommodation.

SECTION 2.—HOUSE-BUILDING ACTIVITY

(See Tables 2-5)

Residential construction in Canada underwent substantial fluctuations during the inter-war years. In 1922, an estimated 32,200 new housing units were built in urban areas and residential construction contracts awarded had reached a high of \$104 million. A small decline occurred in 1923-25, to be followed by four years of unprecedented building activity. In 1928, the peak year, an estimated 50,000 urban units were built and residential construction contracts awarded amounted to \$139 million. By 1933, building had reached its lowest level. Residential construction contracts awarded had dropped off to one-fifth of those undertaken in 1928, and an estimated 14,400 houses were built in urban areas in that year. Recovery was slow and hesitant and by 1939 house-building had only reached the level of activity in 1922.

The need for directing the major part of the resources of the country, both human and material, to the prosecution of the war, kept house-building activity at moderate levels during 1939-1944. As military events turned more favourably and some cut-backs in munitions' production became possible, the resources thus freed were readily absorbed in the production of civilian commodities. By 1944 residential construction contracts awarded rose to \$131 million, and in 1945 increased further to \$196 million. In the same year, some

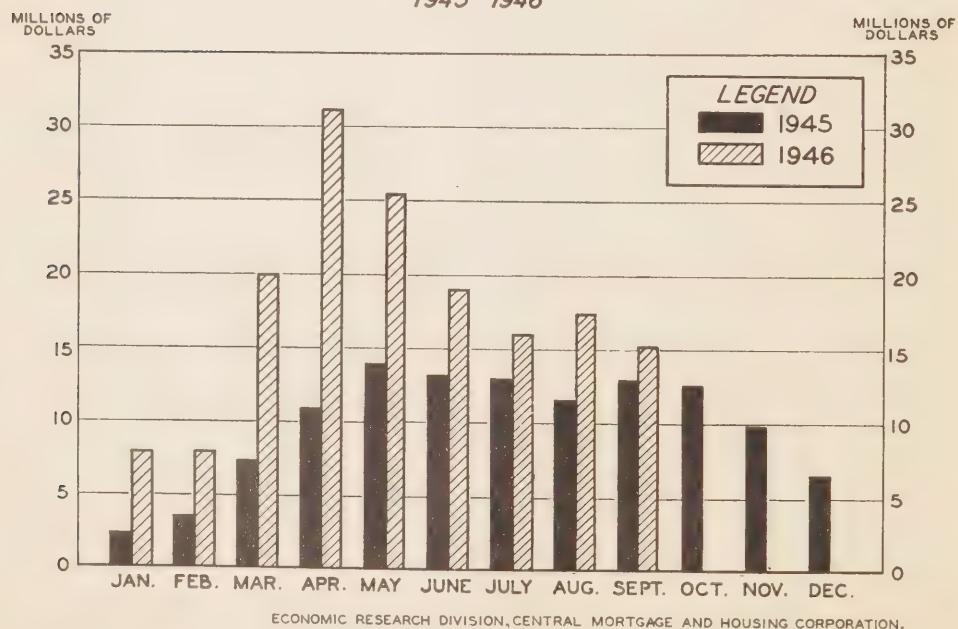
47,700 new dwelling units were completed: 34,500 in urban areas, (including rural areas forming parts of large metropolitan centres), and 13,200 in rural areas.

House-building activity during January to September of 1946 was somewhat above the 1945 rate. The dollar value of contracts awarded was moderately above that for the corresponding period of 1945. The value of building permits issued, however, during the same period was more than double the 1945 amount (see Figure 1), indicating that in a number of cases where building permits were issued, no contracts were awarded because of the many obstacles facing would-be-builders due to supply bottlenecks and labour shortages. Actual completions are proceeding slightly above the rate in 1945. Municipalities accounting for 55 percent of total units completed in 1945 indicated the completion of 21,847 dwelling units during the first nine months of 1946. On the basis of this sample and other supplementary information, 1946 completions are at an annual rate of 50,000-55,000 units.⁽¹⁾ Some of the effects of the steel and other strikes on the supply of building materials will still be felt in the last quarter of 1946. A partly offsetting factor which will have a bearing on the above estimate of completions is the seasonality of house-building in Canada with proportionately more units being completed in the second half of the year than in the earlier part of the building season.

FIGURE I

VALUE OF NEW RESIDENTIAL CONSTRUCTION CANADA

BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES
1945-1946



⁽¹⁾ This estimate is subject to the same qualifications as outlined in *Housing Statistics, 1945*, Dominion Bureau of Statistics, Ottawa, 1946.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING (See Tables 6-10)

Government aid to private house-building in Canada dates back only some ten years. With the exception of certain loans for housing purposes made by the Dominion Government to the provinces after World War I, the Dominion Housing Act of 1935⁽¹⁾ marked the first Federal measure specifically devoted to assist in financing the building of new homes by private organizations and individuals.⁽²⁾ This legislation was followed by other measures, the National Housing Act of 1938⁽³⁾, the creation of Wartime Housing Limited in 1941⁽⁴⁾, the Veterans' Land Act of 1942⁽⁵⁾, a revised National Housing Act in 1944⁽⁶⁾, and more recently, the Central Mortgage and Housing Act of 1945.⁽⁷⁾

Dominion Housing Act, 1935: Housing finance under this legislation proceeded experimentally. By July 31, 1938, loans totalled \$19.6 million, involving the construction of 4,899 new units.

National Housing Act, 1938: The program of assistance was stepped up under the National Housing Act of 1938. During 1939, the first full year following the enactment of this legislation, loans totalling \$19.1 million involving 5,973 housing units were made. The outbreak of the war made it necessary to curtail operations. The Dominion Government issued regulations restricting the application of the Act to conserve resources for war purposes. By January 31, 1945, some \$67.5 million for 21,414 new housing units had been advanced under this Act.

National Housing Act, 1944: With a revised National Housing Act and the return to peace, lending operations during 1945 accelerated substantially. In eleven months, total loans made amounted to \$23,832,000 and housing units numbered 5,695. Administration of the Act changed hands from the National Housing Administration (Department of Finance) to the Central Mortgage and Housing Corporation (reporting to the Minister of Reconstruction and Supply) with the passing of the Central Mortgage and Housing Corporation Act of 1945. Loans made during the first nine months of 1946 numbered 6,522, amounted to \$49.7 million, and financed the construction of 10,516 new housing units. This level of activity represents an increase of operations over the corresponding period of 1945 by 179 per cent in the amount of loans made, and by ~~149~~ per cent **149** in the number of units financed. Total loans under the 1944 Act from February 1, 1945 to September 30, 1946, amounted to \$73.5 million, numbered 11,664, and financed 16,211 new housing units.

(1) "An Act to Assist the Construction of Houses," assented to July 5, 1935, 25-26 George V, Chap. 58, Part 1-23, pp. 353-355.

(2) Other measures provided for the improvement, extension, and conversion of existing homes. Such provisions included the Home Improvement Loans Guarantee Act, 1937 (1 George VI, Chap. 11, Part 1-3, pp. 31-34), the Home Extension Plan, 1942 (first Order in Council P.C. 7388, August 18, 1942), and the Housing Conversion Plan (first Order in Council P.C. 2614, April 1, 1943).

(3) "An Act to Assist in the Construction of Houses," assented to July 1, 1938, 2 George VI, Chap. 49, pp. 1-5.

(4) Order in Council P.C. 1286, February 24, 1941.

(5) "An Act to Assist War Veterans to Settle upon the Land," 6 George VI, Chap. 33 as amended by 9-10 George VI, Chap. 34.

(6) "An Act to Promote the Construction of New Houses, the Repair and Modernization of existing Houses, the Improvement of Housing and Living Conditions, and the Expansion of Employment in the Postwar Period," 8 George VI, Chap. 46 as amended by 9-10, George VI, Chap. 26.

(7) "An Act to incorporate the Central Mortgage and Housing Corporation," 9-10 George VI, Chap. 15.

Wartime Housing Limited: In 1941 a Crown Company, Wartime Housing Limited, was incorporated for the purpose of building houses for workers in those parts of Canada where war industries had created a serious housing shortage. This marked the Dominion Government's first entry into the field of direct supply of housing. In addition to dwelling units the company constructed a number of supplementary buildings—dormitories, staff houses, dining halls, etc. This latter type of construction was largely discontinued during 1945 and the company concentrated on providing houses on a rental basis for veterans.

After close to five years' operation, Wartime Housing Limited had expended a total of \$91.4 million; completed 18,774 housing units and 247 supplementary buildings; and had 5,524 housing units and one supplementary building under construction at December 31, 1945. During the first nine months of 1946 the company had spent \$26 million, completed 5,150 houses and four supplementary buildings, and had 5,613 housing units and five supplementary buildings under construction at September 30, 1946. Compared with the corresponding period of 1945, this represents an increase of \$21 million in total expenditure, 3,937 houses completed and 1,337 houses and four supplementary buildings under construction at September 30. Total operations by the company from April 1, 1941, to September 30, 1946, then, amounted to \$117.4 million, representing expenditure on 23,924 housing units and 251 supplementary buildings completed, and 5,613 houses and five supplementary buildings under construction at September 30, 1946.

Veterans' Land Act, 1942: This legislation was enacted to provide financial assistance to veterans intending to engage in farming as a full-time occupation or in part-time farming coupled with industrial, commercial or other employment from which the veteran derives his principal cash income.

From September 23, 1943, date of first loan approved under the Veterans' Land Act to August 31, 1946, total appropriations, grants and loans approved amounted to \$81 million. Against this the administration had spent \$50 million—\$5 million on 1,499 housing units completed during the period, \$12 million on 2,319 housing units under construction at August 31, and \$33 million on the purchase of land and existing buildings. These figures reflect housing operations only.

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES (See Tables 11 and 12)

Loans on real estate by life insurance, trust and loan companies are made for a variety of purposes, covering industrial, commercial, institutional and residential properties. Data available for institutions with Dominion registration indicate that *total* mortgages outstanding on real estate rose continuously from close to \$200 million in 1920 to reach a high point with \$522 million outstanding in 1931. The liquidation of some mortgages and the hesitancy of entering the mortgage field during the depressed conditions of the 'thirties are marked by the decline in the amount of real estate mortgages outstanding. This downward trend commencing in 1932 was checked briefly in 1938, but the war period caused another reduction beginning with 1942. Contributing factors were the emphasis on war production with a consequent slackening of building activity for civilian purposes, and the need of financial support for the various war bond issues. But in spite of the set-back during the depressed 'thirties, at the end of the period, 1920–1945, lending institutions with \$371 million outstanding had almost doubled their investment in real estate which they had held in 1920.

Information on bank loans to contractors and others for building purposes is available only from 1934. The trend from 1934 has been steadily upwards, reaching a high in 1940 with more than double the volume of building loans outstanding in 1934. Lending for building purposes fell off slightly during the war years, but by 1945 had largely recovered, and in this year involved \$48 million accounting for 4.2 per cent of total loans outstanding as compared to 1.9 per cent in 1934.

SECTION 5.—BUILDING MATERIALS

(See Tables 13–15)

SUPPLY OF BUILDING MATERIALS

The production of building materials during the period 1919–1945 has varied, of necessity, with the volume of house-building and other construction activity. Peak production was reached during the late 'twenties and recovery from the depressed conditions of the 'thirties has only been attained in most branches of the industry within recent years under the stimulus of heavy war and post-war demand. Production patterns of ten representative building materials are discussed below:

Cement: Cement production during 1945 at 8.4 million barrels (of 350 lbs.) was still 32 per cent below the 1929 level of 12.3 million barrels. Production during the first eight months of 1946, however, shows a substantial improvement with an output of 6.9 million barrels, or an annual rate of more than 10 million barrels. (See Figure 2).

Building Brick: The output of building bricks, both face and common, was at high levels during the 'twenties. In 1933, however, production had

declined to about 15 per cent of the volume of the peak in 1929. Output during the 'thirties amounted to about one-third of production in the 'twenties. The situation did not improve materially during the war years, because of curtailment in building construction and shortages of labour required for work in brick yards. The output in 1945 of 184 million bricks was still only half of that in 1919, and considerably below the peak production figure of 459 million bricks reached in 1929. Production during 1946 showed a considerable improvement. During the first eight months of this year 163 million bricks were produced, indicating an annual rate of 245 million, or about a one-third increase over the output for the previous year.

Sawn Lumber: Canada's lumber industry is one of the main suppliers of building materials. The output of sawn lumber varied greatly over the last twenty-seven years. After a brief period of high demand in 1919-1920, following the conclusion of World War I, output of sawn lumber declined somewhat, but recovery set in in 1922. Since that time output increased almost continuously, reaching a peak of 4.7 billion board feet in 1929. During the 'thirties output declined substantially, but recovered towards the end of the 'thirties as a result of swollen export demand and increased building activity in Canada. The volume of production rose substantially during the war years, reaching a peak of 4.9 billion board feet in 1941 and 1942. A similar record accomplishment is expected for 1946 if full use of productive capacity can be made. (See Figure 2).

Glass: Common, colourless, window glass for the Canadian domestic market has in the past been almost entirely imported, and hence the supply is largely dependent on production conditions existing in foreign countries, mainly Belgium, the United Kingdom and the United States. From a low of 13.8 million square feet in 1919 imports rose to an all-time high of 51.4 million in 1929, declined to less than half this volume during the 'thirties, and by 1939 had substantially recovered to the 1929 level. During World War II imports of window glass from abroad fell below the level of 1939. The supply difficulties which existed during the war years continued in the transition period. During the first eight months of 1946 Canada imported 23.2 million square feet, an annual rate of about 35 million square feet. With new sources of supply in window glass becoming available to Canada, particularly Belgium and Czechoslovakia, an improvement of the situation is in sight that may be reflected in imports for the last quarter of 1946.

Cast Iron Soil Pipe and Fittings: Shortages of cast iron soil pipe and fittings have been one of the bottlenecks facing the housing program during 1946, this in spite of the fact that the output of 21,000 tons in 1945 equalled about the pre-war peak of 1929. Production of soil pipe and fittings during the first eight months of 1946 was at an annual rate of about 25,000 tons. The effects of the steel strike will be reflected in the output of this essential building material item. (See Figure 2).

Steel Pipes, Tubes and Fittings: The production of steel pipes, tubes and fittings reached a peak in 1941, exceeding by about 15 per cent the pre-war high of 1929. Output for 1945 is estimated at 139,000 tons. Production during

January to August 1946 totalled 67,000 tons, indicating that the level of 1945 will not be reached in this year.

Wire Nails and Spikes: Like cast iron soil and steel pipes, the output of wire nails and spikes fluctuated substantially during the pre-war and war years. In 1921 production of wire nails and spikes amounted to 29,000 tons, rose to 66,000 tons in 1928, declined to 34,000 tons in 1932, rising gradually to a peak of 83,000 tons in 1941. In 1945 output was of the order of 70,000 tons. During the first eight months of 1946 production of nails totalled 44,300 tons, an annual rate of about 60,000 tons. In this, like in other steel-using industries, the results of the steel strike are reflected in a reduction of output for the year.

Cast Iron Enamelled Ware: Value figures available for sanitary ware including bathtubs, wash basins, sinks, etc., indicate a gradual increase to a peak of \$3.3 million in 1929, a decline to \$0.7 million in 1933, and a further rise to \$3.5 million in 1944. Since no figures on volume are available, account of price changes has to be taken in interpreting these figures.

Electrical Apparatus and Fixtures: Peak production during the 'twenties was reached in 1929, when \$114 million worth of equipment was produced in this country. By 1933 production as measured in monetary terms had declined to about one-third of the volume in 1929. By 1945, the output of this industry was valued at \$231 million, considerably above the output of 1929.

DEMAND FOR BUILDING MATERIALS

The demand for building materials for a housing target will depend on a great number of factors. The subject is discussed more fully in a study entitled *Manpower and Material Requirements for a Housing Program in Canada*,⁽¹⁾ but some of the major factors are listed below:

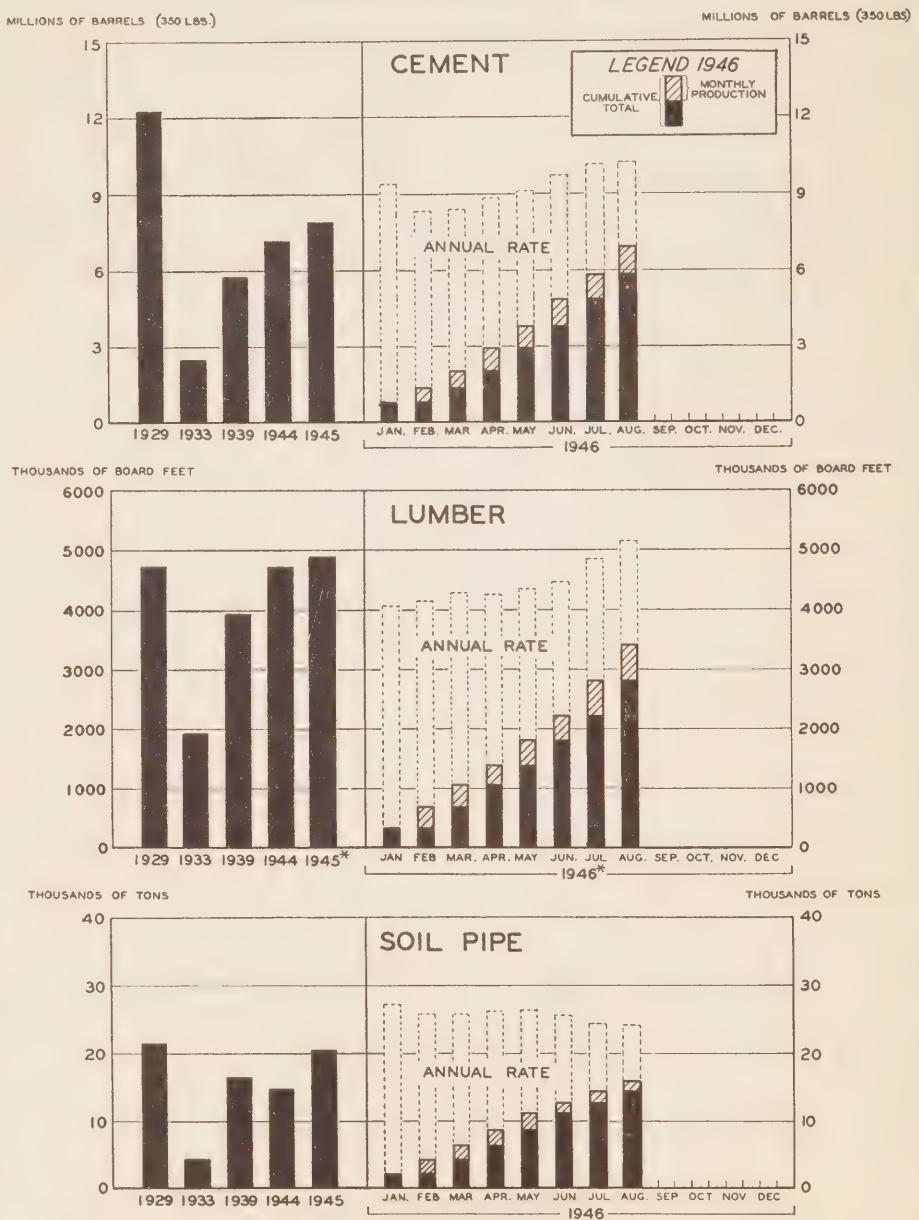
- (a) Size and composition of the housing target.
- (b) Availability of building materials.
- (c) Consumer preference.
- (d) Possibility of substitution.
- (e) Quality and price.
- (f) Availability of skilled building mechanics.
- (g) Climatic conditions.
- (h) The effect of building codes and by-laws.

Estimated material requirements, by forty-six classifications, of a single house of the wood frame with wood clapboard type, are shown in Table 15, in Part II. The material pattern is for a 6 room house involving 16,200 cu. ft. Building material requirements of this type of house are of particular significance, because almost every second house in Canada is of that type.⁽²⁾

⁽¹⁾ *Manpower and Material Requirements for a Housing Program in Canada*. Department of Reconstruction and Supply, Ottawa, King's Printer, 1946, pp. 43-49 ff.

⁽²⁾ For information on the frequency distribution of the various types of houses constructed in Canada, and building material requirements relating to different types of homes, see "Manpower and Material Requirements for a Housing Program in Canada," op. cit., pp. 91, 98-131.

FIGURE 2
 VOLUME OF PRODUCTION OF CEMENT
 LUMBER AND SOIL PIPE
 FOR SELECTED YEARS
 AND ON A CUMULATIVE BASIS FOR 1946



* ESTIMATED

ECONOMIC RESEARCH DIVISION CENTRAL MORTGAGE AND HOUSING CORPORATION

SECTION 6.—BUILDING LABOUR

(See Tables 16-19)

During the past twenty-five years, employment in the building industry, as reported by employers with 15 or more employees, covering a broad field of building activity, industrial, commercial, institutional and residential, has fluctuated widely with the phases of the business cycle. The trend from 1921, with the exception of a slight recession which occurred in 1922, was upwards throughout the 'twenties, reaching a high in 1929. After four years of depression, employment in the building industry had declined to less than one-third of that in 1929. Recovery was slow, and by 1939 had only reached the 1921 level. Under the stimulus of heavy military and war-plant construction activity, employment topped the 1929 figure in 1941, reaching an all-time high during 1943. In the following year, a decline occurred as war-plant extensions were curtailed. But the slack was readily absorbed by expansion in construction for civilian purposes, with an improvement of the situation indicated for 1945 and 1946. During the building season of 1945 the demand for skilled building labour exceeded substantially the available supply. Some relief was experienced in 1946, due to the rapid demobilization of veterans returning from overseas, and a further improvement of the situation is in sight for 1947, with the completion of training of some of the 7,000 men who are undergoing vocational and apprenticeship training in Canada.

To encourage training in construction trades, the Dominion Government had entered into a ten-year agreement with the provinces in 1944. According to this agreement, the Dominion Government provided a fund of upwards of \$1 million to assist the provinces in the expansion of training facilities.⁽¹⁾ Special provisions were also made for veterans. At December 31, 1945, the number of persons receiving vocational and apprenticeship training under the scheme totalled 3,815. By September 30, 1946, 7,143 apprentices, largely veterans, were reported by the Department of Labour to be in training. While the regular training period for apprentices is five years in most trades, shortened training requirements for veterans with previous experience promise for the next few years a continuous flow of building mechanics, beginning in 1947.

⁽¹⁾ Scheme instituted under Order in Council P.C. 8993-1944.

SECTION 7.—BUILDING COSTS

(See Tables 20-23)

Building costs are composed of a number of inter-related factors, of which material costs and labour costs absorb the major portion of the building dollar. Any rise or fall in prices of building material or hourly wage rates paid to building labour if not accompanied by a corresponding increase in efficiency will thus affect the level of construction costs. The fluctuations of these two basic factors during the period 1919-1946 are briefly dealt with below.

Prices of Building Materials

As a result of inflationary tendencies following the conclusion of World War I, building material prices reached a high point in 1920. Since that time prices were on the decline, reaching a low point in 1932, increasing only slightly during the 'thirties, and at a somewhat faster rate during World War II, but at no time up to the present has the index of building material prices reached the high of 1920. Present building material prices are still some 7 per cent below the 1920 level. (See Figure 3).

The composite index of wholesale prices of building materials should be interpreted in the light of the fluctuations of prices of individual commodities of which the index is made up. Some of the items showed substantial fluctuations, others were more resistant to change. For example, during 1929-1932 wholesale prices of lumber and paint dropped by 36 and 31 per cent respectively, while brick, glass, plaster and nails registered declines of less than 10 per cent. The price of cement increased by 5 per cent in the same period.

During World War II lumber prices rose by 70 per cent, and glass by 81 per cent. But paint prices went up by only 25 per cent, brick by 16 per cent, cement, plaster and nails only by 8 to 9 per cent.

During the first eight months of 1946 most building material prices continued to rise, with the greatest increases recorded in lumber and nails. On the whole, building material prices increased by 42 per cent during World War II.

The composite index of wholesale prices of building materials shows a similar trend during the period under review as the composite index of wholesale prices of all commodities covering 510 items, although the fluctuations vary somewhat in extent. During 1939-1945 the composite index of all commodities shows an increase of 37 per cent, against the above-mentioned increase of 42 per cent for building materials.

Wage Rates of Construction Labour

The trend of hourly wage rates paid to workers in the construction industry during 1919-1946 follows a somewhat similar pattern as average hourly wage rates paid to industry in general involving some ten major groups—construction, water transportation, electric railways, steam railways, coal mining, manufacturing, logging, metal mining, laundries, telephones.

The index of hourly wage rates in the construction industry reached a high point in 1920, declined somewhat in the next two years, reaching a low point in 1922, and then commenced to increase continuously, reaching the highest pre-war point in 1930. The depression of the early 'thirties saw a considerable decline in hourly wage rates, with a slow recovery during the latter part of the 'thirties. During World War II the increase took place at a more rapid rate, showing a total rise of 31 per cent. (See Figure 3). No comparable information is available at present for 1946, but preliminary data obtained from the Regional War Labour Boards indicate a further rise in wages paid to building workers of the order of some 5 per cent during 1946. It bears emphasis that these figures indicate only a rise in hourly wage rates paid. In addition, annual earnings of construction workers increased beyond the above-mentioned rise, because of longer working hours and a substantial curtailment of working time lost. Seasonal unemployment was cut down during the war years, and so was the average time lost in changing jobs, since most of the time there were more openings in construction trades than men to fill them.

Building Costs During World War II

Construction costs have risen since the outbreak of the war, mainly for two reasons:

(1) Increase of prices of building materials and of hourly wage rates paid to construction workers. From 1939 to 1945, the former increased by 42 per cent and the latter by 31 per cent. For the cost of an individual housing unit, this means an increase of about 37 per cent (weighted average).

(2) Lowering of efficiency in the house-building industry owing to special conditions arising out of the war. This decline in efficiency was mainly due to the dilution of the skilled working force by untrained or partly trained men and delays on the building site due to shortages of building materials. Contingencies of this sort have caused a rise in construction costs varying, in most cases, between 10 and 25 per cent.

Taking all factors into account, total building costs have risen between 47 and 62 per cent from 1939 to 1945, and a further rise is indicated since.⁽¹⁾

Rent and the Cost of Living

Rentals increased by about 40 per cent from their low point in 1919 to their peak in 1930. At the middle of the 'thirties they were almost back at the level of 1919, with a slow recovery setting in in the latter part of the 'thirties. During World War II, as a result of Canadian rental control, rents increased only about 8 per cent from 1939 to 1945.

On the whole the cost of living index followed a similar pattern as the rent index, except for the transition period after World War I, when fluctuations in rent were a little more resistant to immediate change than other items entering

⁽¹⁾ *Manpower and Material Requirements for a Housing Program in Canada*, op. cit., p. 11.

into the family budget. During World War II the Canadian cost of living index increased by about 18 per cent, in spite of the pressure of strong inflationary tendencies. A further rise of cost of living is indicated for 1946 of the order of some 4.5 per cent up to August of this year. No corresponding increase during the same period occurred in the rental field.

Common Stock Prices—Building Materials and Other Industries

The investors' index of common stock prices can be used as an indicator of expectations of investors with regard to future prospects of specific industries and business in general. However, the index reflects also a number of other expectations, such as political developments in the domestic scene and international events. Because of the entrance of such extraneous factors the index should only be used as supplementary evidence to be judged in conjunction with other relevant data which have a bearing on industrial development, e.g. investment intentions of industry, production, inventories, exports, employment, etc.

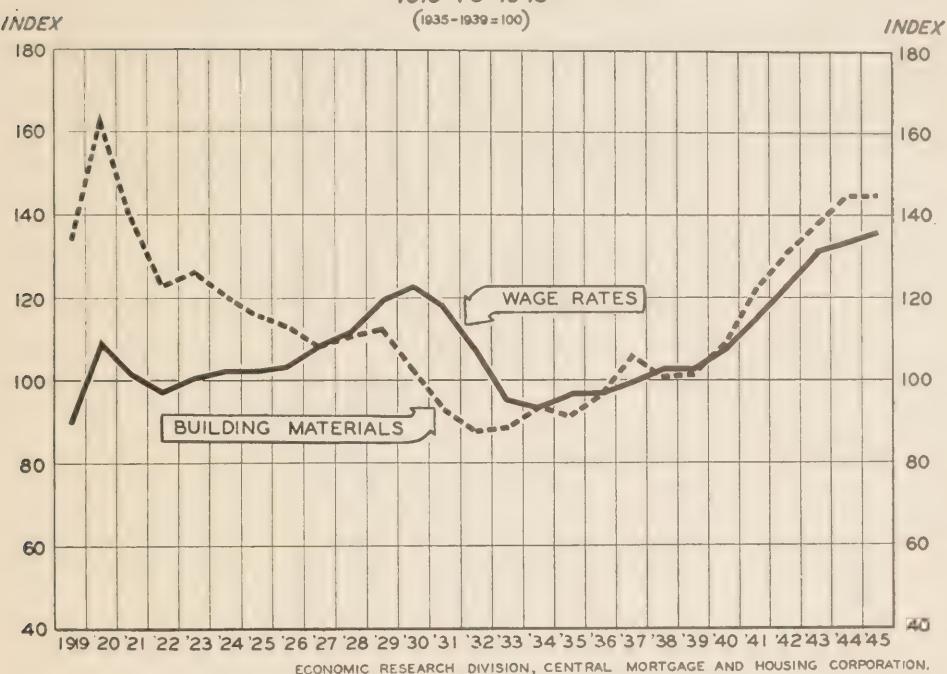
The Canadian investors' index of building materials rose from 1935—the year of commencement of compilation—to a high point in 1937, then declined as a result of recession in this year, and remained at a lower level throughout the war years. Considerably stepped-up demand for building materials following conclusion of the war and reasonable prospects for demand of these products for some time to come together with expectations for increased profits brought the index up to a new peak, considerably above the high point of 1937.

The index for 1945 was some 25 per cent above the level of 1944, as compared with a decline of 4 per cent in the index of all industrial common stock prices. During the first six months of 1946 the investors' index of building materials rose to a new high in June, but declined in the following months.

FIGURE 3
 TRENDS OF WHOLESALE PRICES OF BUILDING
 MATERIALS AND WAGE RATES
 IN THE CONSTRUCTION INDUSTRY

1919 TO 1945

(1935-1939=100)



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION.

PART II.
TABULAR MATERIAL*

* Sources of Tables shown in Part II together with explanatory notes will be found in Part III.

SECTION 1
POPULATION TRENDS

TABLE 1.—POPULATION TRENDS, CANADA, 1919-1945
(Thousands of Persons)

Year	Population		Births	Marriages	Divorces	Deaths	
	27 Major Cities (Population of 30,000 and over)	Canada				Married Persons	Total
1919	2,597	8,311	—	—	.4	—	—
1920	2,592	8,556	253	81	.5	—	118
1921	2,596	8,788	258	70	.6	—	101
1922	2,610	8,919	253	64	.5	—	102
1923	2,648	9,010	240	66	.5	—	105
1924	2,616	9,143	245	65	.5	—	99
1925	2,664	9,294	242	65	.6	—	99
1926	2,794	9,451	233	67	.6	38	107
1927	2,892	9,637	234	70	.7	37	105
1928	3,014	9,835	237	74	.8	40	109
1929	3,156	10,029	235	77	.8	41	114
1930	3,232	10,208	243	72	.9	40	109
1931	3,242	10,376	240	67	.7	39	105
1932	3,268	10,510	236	63	1.0	41	104
1933	3,286	10,633	223	64	.9	41	102
1934	3,304	10,741	221	73	1.1	41	102
1935	3,334	10,845	221	77	1.4	42	106
1936	3,376	10,950	220	81	1.6	44	107
1937	3,418	11,045	220	88	1.8	45	114
1938	3,456	11,152	229	88	2.2	44	107
1939	3,480	11,267	229	104	2.1	45	109
1940	3,506	11,381	244	123	2.4	47	111
1941	3,566	11,507	255	122	2.5	48	115
1942	3,653	11,654	272	127	3.1	48	113
1943	3,791	11,812	284	111	3.3	49	119
1944	3,946	11,975	284	101	3.8	49	116
1945 ⁽¹⁾	4,013	12,119	288	107	4.0	49	113

(¹) Preliminary.

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940-1946

Year and Month	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Housing Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Housing Units	Total
1940	50.1	7.4	57.5	—	—	—
1941	61.1	8.9	70.0	—	—	—
1942	44.6	8.5	53.1	601	14,326	14,927
1943	41.2	8.7	49.9	1,164	12,019	13,183
1944	70.7	12.2	82.9	4,203	19,492	23,695
1945—Jan.	1.9	.5	2.4	163	643	806
Feb.	2.8	.7	3.5	308	791	1,099
Mar.	6.4	.9	7.3	296	1,446	1,742
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
Apr.	9.7	1.2	10.9	495	2,143	2,638
May	12.4	1.5	13.9	528	2,740	3,268
June	11.8	1.4	13.2	416	2,620	3,036
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
July	11.8	1.2	13.0	529	2,499	3,028
Aug.	10.2	1.4	11.6	472	2,274	2,746
Sept.	11.9	1.1	13.0	369	2,706	3,075
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
Oct.	11.6	1.1	12.7	590	2,427	3,017
Nov.	9.2	.7	9.9	450	2,045	2,495
Dec.	5.8	.7	6.5	302	1,311	1,613
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total—1945	105.5	12.4	117.9	4,918	23,645	28,563
1946—Jan.	7.2	.8	8.0	284	1,740	2,024
Feb.	7.3	.7	8.0	187	1,774	1,961
Mar.	18.8	1.7	20.5	653	4,059	4,712
1st Quarter	33.3	3.2	36.5	1,124	7,573	8,697
Apr.	28.6	2.5	31.1	992	6,426	7,418
May	23.1	2.3	25.4	620	5,198	5,818
June	17.5	1.9	19.4	340	3,900	4,240
2nd Quarter	69.2	6.7	75.9	1,952	15,524	17,476
July	14.3	1.8	16.1	533	3,114	3,547
Aug.	16.2	1.5	17.7	446	3,414	3,860
Sept.	14.0	1.3	15.3	519	2,702	3,221
3rd Quarter	44.5	4.6	49.1	1,498	9,230	10,628
Total—1946 9 months	147.0	14.5	161.5	4,574	32,327	36,801

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
CONSTRUCTION CONTRACTS AWARDED, 1919–1946

Year and Month	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Housing Units		
	Apartments	All Other Residential Dwellings	Total	Apartment Blocks	All Other Residential Dwellings	Total
1919	—	—	47.0	—	—	—
1920	—	—	54.9	—	—	—
1921	—	—	76.7	—	—	16,283
1922	4.3	99.9	104.2	115	21,054	21,169
1923	8.8	88.8	97.6	128	18,393	18,521
1924	9.8	81.4	91.2	142	17,055	17,197
1925	12.7	83.8	96.5	217	17,688	17,905
1926	21.0	88.6	109.6	353	18,027	18,380
1927	26.0	98.9	124.9	463	19,248	19,711
1928	36.7	102.4	139.2	495	18,900	19,395
1929	22.5	106.4	128.9	352	24,922	25,274
1930	15.3	78.0	93.3	321	20,095	20,416
1931	16.2	65.5	81.7	277	17,215	17,492
1932	1.5	27.4	28.9	111	8,759	8,870
1933	.9	23.0	23.9	119	8,430	8,549
1934	1.6	29.0	30.6	173	9,962	10,135
1935	3.2	33.2	36.4	232	11,402	11,634
1936	3.9	39.0	42.9	185	13,421	13,606
1937	5.8	50.4	56.2	326	17,958	18,284
1938	7.8	47.2	55.0	238	18,327	18,565
1939	9.8	57.7	67.5	387	21,559	21,946
1940	8.5	59.2	67.7	389	20,554	20,933
1941	6.2	86.2	92.4	369	29,140	29,509
1942	.9	78.4	79.3	67	29,823	29,890
1943	.9	78.2	79.1	87	29,720	29,807
1944	8.8	122.4	131.2	189	36,725	36,914
1945—Jan.	.0	4.3	4.3	4	1,084	1,088
Feb.	.3	6.0	6.3	7	1,658	1,665
Mar.	.4	8.9	9.3	10	2,266	2,276
1st Quarter	.7	19.2	19.9	21	5,008	5,029
Apr.	1.2	15.4	16.6	26	3,869	3,895
May	1.0	23.4	24.4	11	6,080	6,091
June	.4	31.7	32.1	14	8,260	8,274
2nd Quarter	2.6	70.5	73.1	51	18,209	18,260
July	.8	22.4	23.2	11	5,443	5,454
Aug.	.4	19.8	20.2	7	4,951	4,958
Sept.	.5	19.0	19.5	6	4,904	4,910
3rd Quarter	1.7	61.2	62.9	24	15,298	15,322
Oct.	.6	14.6	15.2	9	3,726	3,735
Nov.	.5	16.1	16.6	6	4,033	4,039
Dec.	.2	8.1	8.3	4	2,070	2,074
4th Quarter	1.3	38.8	40.1	19	9,829	9,848
Total—1945	6.3	189.7	196.0	115	48,344	48,459
1946—Jan.	.8	3.9	4.7	13	909	922
Feb.	.4	8.9	9.3	10	1,786	1,796
Mar.	.6	15.1	15.7	13	2,523	2,536
1st Quarter	1.8	27.9	29.7	36	5,218	5,254
Apr.	2.7	24.2	26.9	13	4,674	4,687
May	2.4	29.8	32.2	43	5,981	6,024
June	.6	22.0	22.6	22	4,662	4,684
2nd Quarter	5.7	76.0	81.7	78	15,317	15,395
July	1.8	19.2	21.1	19	4,183	4,202
Aug.	3.0	16.1	19.2	9	2,895	2,904
Sept.	2.4	11.1	13.5	23	2,095	2,118
3rd Quarter	7.2	46.4	53.8	51	9,173	9,224
Total—1946 9 months	14.7	150.3	165.2	165	29,708	29,873

TABLE 4.—ESTIMATED RESIDENTIAL CONSTRUCTION, CANADA,
DWELLING UNITS BUILT⁽¹⁾
1922-1939

Year	Number of Dwelling Units Built	Year	Number of Dwelling Units Built
			(000)
1922	32.2	1931	38.0
1923	35.6	1932	26.1
1924	33.8	1933	14.4
1925	34.9	1934	15.8
1926	39.2	1935	19.2
1927	45.0	1936	22.2
1928	50.2	1937	26.5
1929	48.5	1938	28.5
1930	39.0	1939	32.2

(1) Data relate to urban areas only.

TABLE 5.—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION,⁽¹⁾ CANADA,
1945-1946

Item	Canada—1945			364 Municipalities ⁽²⁾	
				Jan.-Dec., 1945	Jan.-Sept., 1946
	Urban ⁽³⁾	Rural ⁽⁴⁾	Total	Total	Total
Number of Dwelling Units Completed	34,514	13,197	47,711	26,197	21,847

(1) Includes conversions.

(2) Including unorganized areas in Alberta and British Columbia.

(3) Includes some rural municipalities forming parts of metropolitan areas.

(4) Includes unorganized areas, the Northwest Territories and the Yukon.

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 6.—LENDING OPERATIONS UNDER THE DOMINION HOUSING ACT, 1935,
AND THE NATIONAL HOUSING ACT, 1938, OCTOBER 1, 1935—JANUARY 31, 1945⁽¹⁾

Period and Housing Act	Number of Loans	Number of Housing Units	Amount of Loans
Dominion Housing Act, 1935:			\$000
1935 (Oct. 1—Dec. 31).....	73	97	514
1936.....	550	788	3,778
1937.....	1,311	1,817	7,524
1938 (Jan. 1—July 31).....	1,149	2,197	7,803
Sub-total.....	3,083	4,899	19,619
National Housing Act, 1938:			
1938 (Aug. 1—Dec. 31).....	1,198	1,697	6,037
1939.....	4,315	5,973	19,142
1940.....	4,897	5,621	16,720
1941.....	4,370	4,323	13,508
1942.....	1,138	1,093	3,170
1943.....	1,721	1,721	5,454
1944.....	1,393	1,393	4,855
1945 (Jan. 1—Jan. 31) ⁽²⁾	—407	—407	—1,368
Sub-total.....	18,625	21,414	67,519
Total.....	21,708	26,313	87,138

⁽¹⁾ Annual figures represent the total number of approvals plus reinstatements and increases minus cancellations, decreases and withdrawals.

⁽²⁾ In 1945 cancellations exceeded approvals under the National Housing Act, 1938.

TABLE 7.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
FEBRUARY 1, 1945—SEPTEMBER 30, 1946 (1)

Period	Number of Loans	Number of Housing Units	Amount of Loans
			\$000.
1945—February.....	572	572	2,368
March.....	314	314	1,303
1st Quarter ⁽²⁾	907	907	3,747
April.....	507	524	2,257
May.....	474	528	2,278
June.....	571	757	3,083
2nd Quarter.....	1,552	1,809	7,618
July.....	578	599	2,595
August.....	468	551	2,306
September.....	312	361	1,486
3rd Quarter.....	1,358	1,511	6,387
October.....	481	554	2,260
November.....	623	669	2,735
December.....	242	266	1,161
4th Quarter.....	1,346	1,489	6,156
Sub-total—Feb. 1—Dec. 31, 1945.....	5,142	5,695	23,832
Total—Jan. 1—Dec. 31, 1945 ⁽²⁾	5,163	5,716	23,907
1946—January.....	270	314	1,345
February.....	319	470	2,099
March.....	297	321	1,403
1st Quarter.....	886	1,105	4,847
April.....	950	1,376	6,152
May.....	1,185	1,979	9,542
June.....	1,095	1,858	8,921
2nd Quarter.....	3,230	5,213	24,615
July.....	869	1,842	9,266
August.....	737	1,085	5,245
September.....	800	1,271	5,713
3rd Quarter.....	2,406	4,198	20,224
Sub-total—Jan. 1—Sept. 30, 1946.....	6,522	10,516	49,686
Total—Feb. 1, 1945—Sept. 30, 1946.....	11,664	16,211	73,518

(1) Data represent the total number of approvals only.

(2) Totals include approvals during January, 1945, under the National Housing Act, 1938.

TABLE 8.—OPERATIONS UNDER WARTIME HOUSING LIMITED
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE
APRIL 1, 1941—SEPTEMBER 30, 1946

Year and Month	Projects	Completed Construction		Actual Expenditure (\$'000)				Total	
		Number		Housing	Supple- mentary Building	Land, Improve- ments and Other Outlay			
		Housing Units	Supple- mentary Buildings						
1941 (Apr. 1— Dec. 31)	13	1,666	4	7,863	463	2,364	10,690		
1942	29	7,635	74	21,721	2,794	5,914	30,429		
1943	20	6,326	113	16,938	7,712	5,497	30,147		
1944	3	1,591	51	4,858	2,585	1,927	9,370		
Sub Total	65	17,218	242	51,380	13,554	15,702	80,636		
1945									
Jan.	9	141	0	584	30	94	708		
Feb.	12	255	0	425	23	78	526		
Mar.	12	303	1	957	64	199	1,220		
1st Quarter	—	699	1	1,966	117	371	2,454		
April	9	220	0	54	3	9	66		
May	7	123	0	62	11	14	87		
June	5	128	0	248	8	78	334		
2nd Quarter	—	471	0	364	22	101	487		
July	1	35	0	404	2	213	427		
Aug.	1	7	0	492	32	55	579		
Sept.	1	1	3	614	4	126	744		
3rd Quarter	—	43	3	1,510	38	202	1,750		
Oct.	4	65	0	1,230	19	53	1,302		
Nov.	4	88	1	1,914	21	103	2,038		
Dec.	8	190	0	2,577	8	139	2,724		
4th Quarter	—	343	1	5,721	48	295	6,064		
Sub Total	—	1,556	5	9,561	225	969	10,756		
1946									
Jan.	11	193	1	2,631	14	124	2,769		
Feb.	18	288	0	2,545	7	168	2,720		
Mar.	23	852	1	4,648	7	120	4,775		
1st Quarter	—	1,333	2	9,824	28	412	10,264		
Apr.	29	742	0	548	1	17	566		
May	33	758	0	2,083	1	57	2,141		
June	31	767	0	2,604	0	142	2,746		
2nd Quarter	—	2,267	0	5,235	2	216	5,453		
July	28	486	0	2,802	9	266	3,077		
Aug.	31	570	0	3,683	5	262	3,950		
Sept.	9 ⁽¹⁾	494	2	2,962	1	292	3,255		
3rd Quarter	—	1,550	2	9,447	15	820	10,282		
Sub Total	—	5,150	4	24,506	45	1,448	25,999		
TOTAL	—	23,924	251	85,447	13,824	18,119	117,391		

(1) Number of municipalities in which projects have been completed, as at September 30th, 1946, total 81.

TABLE 9.—OPERATIONS UNDER WARTIME HOUSING LIMITED
CONSTRUCTION IN PROGRESS, BY UNITS,
JANUARY 1, 1945—SEPTEMBER 30, 1946

At End of Month	Construction in Progress		
	Projects	Number	
		Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	3
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,630	0
June.....	83	5,724	0
July.....	90	6,063	2
August.....	88	5,569	3
September.....	78 ⁽¹⁾	5,613	5

(1) Number of municipalities in which projects were in progress at September 30, 1946, total 64.

TABLE 10.—OPERATIONS UNDER VETERANS' LAND ACT, 1942

BY TYPES OF PROJECT

SEPTEMBER 23, 1943—AUGUST 31, 1946

Type of Project	Number of Grants and Loans	Projects, Grants and Loan Applications Approved			
		Amount of Appropriations, Grants and Loans Approved (\$000)			
		New Construction		Land and Existing Buildings	Total
		Housing	Repair and Other Services		
1. Sub-division Projects.....	—(1)	16,036	3,289	1,367	20,692
2. Small Holdings.....	6,587	10,527	1,640	16,260	28,427
3. Full-time Farming.....	7,775	628	1,629	28,068	30,325
4. Commercial Fishing.....	257	272	94	263	629
5. Provincial Lands.....	419	52	128	219	399
6. Grants to Indian Veterans	173	—	134	33	167
Total.....	15,211	27,515	6,914	46,210	80,639

Type of Project	Housing Units Completed	Housing Units under Construction	Construction			Expenditure (\$000)	
			New Construction				
			Housing Units Completed	Current Construction, Land, Repairs and other Services	Land and Existing Buildings		
1. Sub-division Projects.....	1,413	1,366	5,084	10,235	1,367	16,686	
2. Small Holdings	59	814	290	1,248	12,369(2)	13,907(2)	
3. Full-time Farming .	24	111	26	295	18,947(2)	19,268(2)	
4. Commercial Fishing	1	12	2	21	173	196	
5. Provincial Lands...	2	16	1	12	12	25	
6. Grants to Indian Veterans.....	—	—	—	—	—	2(3)	
Total.....	1,499	2,319	5,403	11,811	32,868	50,084	

(1) Number of projects for which appropriations have been made during the period total 181—representing 2,779 housing units.

(2) In addition to the amounts shown in the last two columns, there was an expenditure of \$50,855 for mortgage loans under Section 13 of the Veterans' Land Act for Small Holdings and Full-time Farming combined.

(3) No breakdown of this total is immediately available.

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 11.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—

LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES

WITH DOMINION REGISTRATION, CANADA, 1919–1945

(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1919	114.4	—	—	—
1920	125.8	63.7	9.0	198.5
1921	139.6	67.1	8.6	215.3
1922	158.5	69.8	10.5	238.8
1923	178.7	73.9	14.0	266.6
1924	197.3	71.5	17.4	286.2
1925	218.4	79.1	18.0	315.5
1926	250.0	89.9	19.5	359.4
1927	290.2	102.5	22.3	415.0
1928	331.8	105.1	22.7	459.6
1929	363.6	103.8	24.1	491.5
1930	381.1	105.5	25.1	511.7
1931	388.9	106.6	26.8	522.3
1932	378.0	102.7	25.4	506.1
1933	364.4	98.4	24.6	487.4
1934	350.1	97.2	24.9	472.2
1935	338.2	96.0	25.3	459.5
1936	333.1	97.6	25.6	456.3
1937	329.9	97.1	27.3	454.3
1938	331.4	97.1	27.6	456.1
1939	330.7	96.3	27.5	454.5
1940	333.9	93.6	27.0	454.5
1941	330.0	90.4	26.3	446.7
1942	318.6	86.5	25.3	430.4
1943	299.1	80.0	23.5	402.6
1944	274.1	73.7	22.8	370.6
1945 ⁽¹⁾	279.5	69.4	22.2	371.1

⁽¹⁾ Preliminary.

TABLE 12.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS
MADE BY CHARTERED BANKS, CANADA,
1934-1945
(Millions of Dollars)

Year	Class of Loans					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1934	21.8	214.7	275.9	637.3	1,149.7	1.9
1935	24.1	226.4	231.0	586.1	1,067.6	2.3
1936	23.6	118.5	282.7	508.6	933.5	2.5
1937	33.6	88.3	285.3	573.4	980.6	3.4
1938	39.2	148.5	249.8	621.1	1,058.6	3.7
1939	45.8	268.4	220.0	609.3	1,143.5	4.0
1940	52.1	289.1	207.3	636.3	1,184.8	4.4
1941	50.4	340.3	214.1	670.3	1,275.1	4.0
1942	49.4	340.1	147.8	569.0	1,106.3	4.5
1943	45.5	295.8	166.8	569.7	1,077.8	4.2
1944	39.0	267.0	209.5	534.1	1,049.6	3.7
1945	47.6	180.8	337.3	573.8	1,139.5	4.2

SECTION 5
BUILDING MATERIALS

TABLE 13.—VOLUME OF PRODUCTION—SELECTED BUILDING MATERIALS, CANADA,
1919–1946
(in Units Specified)

Year and Month	Cement ⁽¹⁾	Building Brick ⁽¹⁾	Sawn Lumber
	Millions of Barrels of 350 lbs.	Millions of Bricks	Millions of Ft. B.M.
1919.....	5.0	365.9	3,819.8
1920.....	6.7	388.5	4,298.8
1921.....	5.8	301.4	2,869.3
1922.....	6.9	385.4	3,138.6
1923.....	7.5	324.0	3,728.4
1924.....	7.5	314.0	3,878.9
1925.....	8.1	348.2	3,888.9
1926.....	8.7	358.3	4,185.1
1927.....	10.1	398.4	4,098.1
1928.....	11.0	421.3	4,337.3
1929.....	12.3	458.6	4,741.9
1930.....	11.0	319.8	3,989.4
1931.....	10.2	237.1	2,497.6
1932.....	4.5	100.5	1,809.9
1933.....	3.0	67.7	1,958.0
1934.....	3.8	86.1	2,578.4
1935.....	3.6	100.5	2,973.2
1936.....	4.5	115.7	3,412.2
1937.....	6.2	153.8	4,005.6
1938.....	5.5	148.8	3,768.4
1939.....	5.7	165.0	3,976.9
1940.....	7.6	191.2	4,629.1
1941.....	8.4	208.9	4,941.1
1942.....	9.1	169.3	4,935.1
1943.....	7.3	138.7	4,363.6
1944.....	7.2	155.3	4,512.2
1945.....	8.4	183.9	4,900.0 ⁽²⁾
1946			
Jan.....	.8	14.1	339.0 ⁽²⁾
Feb.....	.6	13.2	353.0 ⁽²⁾
Mar.....	.7	14.2	386.0 ⁽²⁾
Apr.....	.9	16.2	340.0 ⁽²⁾
May.....	.8	23.7	396.0 ⁽²⁾
June.....	1.0	24.7	427.0 ⁽²⁾
July.....	1.1	28.0	598.0 ⁽²⁾
Aug.....	1.0	29.0	600.0 ⁽²⁾
Total Eight Months.....	6.9	163.1	3,439.0 ⁽²⁾

TABLE 13.—(Continued)

Year and Month	Glass ⁽³⁾	Cast Iron Soil Pipe and Fittings	Steel Pipes, Tubes and Fittings	Wire Nails and Spikes
	Millions of Sq. Ft	Thousands of Tons	Thousands of Tons	Thousands of Tons
1919.....	13.8	—	—	—
1920.....	25.3	—	—	—
1921.....	14.3	—	—	29.1
1922.....	24.6	—	—	33.4
1923.....	23.8	—	—	51.2
1924.....	23.1	—	—	41.7
1925.....	35.6	—	—	38.4
1926.....	41.9	10.7	69.9	57.1
1927.....	41.8	15.8	75.8	57.2
1928.....	45.5	17.7	115.1	65.9
1929.....	51.4	21.4	137.1	61.7
1930.....	36.9	17.6	108.5	47.8
1931.....	25.0	10.8	68.9	39.8
1932.....	24.0	6.8	40.3	34.2
1933.....	22.9	4.4	33.3	37.2
1934.....	27.4	7.3	51.1	53.1
1935.....	34.1	8.1	61.2	52.3
1936.....	37.3	12.2	72.0	59.3
1937.....	47.0	15.5	85.6	62.4
1938.....	36.3	12.0	64.8	57.8
1939.....	48.8	16.5	90.5	66.5
1940.....	22.7	23.7	128.0	73.3
1941.....	33.8	26.4	158.4	82.6
1942.....	44.1	20.7	132.5	74.4
1943.....	36.0	14.2	112.2	73.6
1944.....	45.3	15.3	128.3	64.9
1945.....	39.8	20.8	139.0 ⁽²⁾	70.0
1946				
Jan.....	2.7	2.3	14.7	6.4
Feb.....	2.2	2.1	9.7	5.5
Mar.....	2.8	2.2	4.8	5.6
Apr.....	3.4	2.3	9.3	6.3
May.....	2.5	2.3	7.8	6.6
June.....	3.2	1.8	6.3	5.7
July.....	2.8	1.6	7.1	5.7
Aug.....	3.6	1.9	6.9	2.5
Total Eight Months.....	23.2	16.5	66.6	44.3

⁽¹⁾ Factory Sales.⁽²⁾ Preliminary Estimate.⁽³⁾ Imports only.

TABLE 14.—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA,
1919-1945
(Million of Dollars)

Year	Cement ⁽¹⁾	Building Brick ⁽¹⁾	Sawn Lumber	Glass ⁽²⁾	Cast Iron Soil Pipe and Fittings
1919	9.8	5.2	122.0	1.4	—
1920	14.8	6.8	168.2	3.1	—
1921	14.2	5.3	82.5	.9	—
1922	15.4	6.6	84.6	1.1	—
1923	15.1	5.3	108.3	1.1	—
1924	13.4	5.6	104.4	1.0	—
1925	14.0	5.9	99.7	1.3	—
1926	13.0	6.5	101.1	1.3	.8
1927	14.4	6.9	97.5	1.1	1.3
1928	16.7	7.3	103.6	1.2	1.4
1929	19.3	8.0	113.4	1.6	1.7
1930	17.7	5.6	87.7	1.2	1.3
1931	15.8	4.3	46.0	.7	.7
1932	6.9	1.8	26.9	.7	.5
1933	4.5	1.1	27.7	.6	.4
1934	5.7	1.4	40.5	.8	.5
1935	5.6	1.6	47.9	.9	.5
1936	6.9	1.7	62.0	.9	.7
1937	9.0	2.4	82.8	1.3	.9
1938	8.2	2.3	72.6	1.0	.7
1939	8.5	2.7	78.3	1.2	1.1
1940	11.8	3.3	106.0	1.0	1.6
1941	13.1	3.8	129.3	1.9	2.0
1942	14.4	3.0	149.9	2.5	1.7
1943	11.6	2.8	151.9	2.0	1.1
1944	11.6	3.2	170.4	2.4	1.2
1945 ⁽³⁾	13.9	4.1	—	2.2	1.6

TABLE 14.—(Continued)

Year	Steel Pipes, Tubes and Fittings	Wire Nails and Spikes ⁽¹⁾	Paints, Pigments and Varnishes ⁽¹⁾	Cast Iron Enamelled Sanitary Ware	Electrical Apparatus and Fixtures
1919	—	—	19.5	—	34.4
1920	—	—	27.0	—	56.0
1921	—	2.6	18.0	—	45.1
1922	—	3.6	20.2	2.4	41.2
1923	—	4.1	21.6	2.7	51.4
1924	—	3.2	20.2	2.4	56.5
1925	—	3.6	22.2	2.7	60.2
1926	5.5	3.9	22.3	3.0	69.8
1927	6.0	4.0	22.6	3.1	78.6
1928	10.1	4.2	24.7	3.4	93.7
1929	12.2	3.8	27.1	3.3	113.8
1930	9.6	3.3	24.0	2.3	104.6
1931	6.2	3.0	18.5	2.0	81.6
1932	3.5	2.2	14.9	1.0	53.3
1933	2.9	2.5	14.9	.7	37.0
1934	4.4	3.4	18.6	.9	50.2
1935	5.1	3.3	20.3	.9	61.2
1936	5.7	3.9	22.7	1.0	72.3
1937	7.6	4.4	25.5	1.4	98.8
1938	5.8	4.3	24.3	1.6	90.1
1939	8.1	5.5	25.9	2.7	89.1
1940	11.5	5.6	30.1	2.6	130.0
1941	17.1	7.1	40.2	3.3	177.9
1942	14.4	6.3	45.8	3.1	208.9
1943	12.6	6.0	45.1	3.4	245.8
1944	14.4	5.3	49.1	3.5	283.1
1945 ⁽³⁾	15.5	5.6	46.5	3.1	230.5

⁽¹⁾ Factory Sales.⁽²⁾ Imports only.⁽³⁾ Preliminary.

TABLE 15.—ESTIMATED BUILDING MATERIAL REQUIREMENTS OF A SINGLE HOUSE OF THE WOOD FRAME WITH WOOD CLAPBOARD TYPE—BY FORTY-SIX MATERIAL CLASSIFICATIONS

Kind of Building Material Used	Type of Unit of Material	Number of Units
I. Cement, Gravel and Sand—		
(1) Cement.....	Bags	250
(2) Aggregates for concrete.....	Cu. yds.	56
II. Brick, Tile and Stone—		
(3) Brick for chimneys.....	No.	1,000
(4) Field tile sub-drainage.....	Ft.	180
(5) Vitrified flue linings.....	Ft.	50
III. Lumber and its Products—		
(6) Structural (dimension) lumber.....	B.M. ft.	6,400
(7) Yard lumber, rough and surfaced.....	B.M. ft.	6,000
(8) Wood clapboard for exterior walls.....	Sq. ft.	1,800
(9) Exterior millwork—doors, windows, porch, frames, cornices.....	B.M. ft.	1,200
(10) Flooring-hardwood.....	B.M. ft.	750
(11) Flooring-softwood.....	B.M. ft.	750
(12) Interior millwork—doors, door and window trim, base boards.....	B.M. ft.	920
(13) Interior millwork-kitchen cupboards.....	B.M. ft.	80
IV. Lath, Plaster and Insulation Materials—		
(14) Insulating materials—rock wool.....	Sq. ft.	2,100
(15) Interior plaster (on gypsum fibre board or wood lath).....	Sq. yds.	400
(16) Building paper—inside.....	Rolls	7
(17) Building paper—outside.....	Rolls	8
V. Roofing Materials—		
(18) Roofing—shingles.....	Squares	15
VI. Paint and Glass—		
(19) Glass.....	Sq. ft.	200
(20) Paint—outside (oil).....	Gals.	8
(21) Paint—inside.....	Gals.	6
(22) Varnish.....	Gals.	6
(23) Shellac.....	Gals.	1
VII. Plumbing and Heating Equipment and Fixtures—		
(24) Plumbing—4" cast iron pipe with fittings.....	L. ft.	65
(25) Plumbing—2" galvanized steel pipe with fittings.....	L. ft.	30
(26) Plumbing—1½" galvanized steel pipe with fittings.....	L. ft.	50
(27) Plumbing—1¼" galvanized steel pipe with fittings.....	L. ft.	30
(28) Plumbing—½" galvanized steel water pipe.....	L. ft.	120
(29) Plumbing—¾" lead pipe water service.....	L. ft.	50
(30) Heating—warm air furnaces.....	No.	1
(31) Toilets.....	No.	1
(32) Wash basins.....	No.	1
(33) Bathtubs.....	No.	1
(34) Combination tub and sink.....	No.	1
(35) Domestic hot water heater.....	No.	1
(36) Vitrified clay sewer drain.....	Ft.	50
(37) Smoke pipes and warm air ducts.....	Sq. ft.	349
VIII. Electrical Equipment and Fixtures—		
(38) Electrical wiring.....	—	— ⁽¹⁾
(39) Electrical fixtures.....	—	— ⁽¹⁾
IX. Other Materials—		
(40) Metal window balances.....	Pairs	15
(41) Metal weatherstrips.....	Ft.	240
(42) Sheet metal eavestroughs.....	L. ft.	120
(43) Sheet metal down spouts.....	L. ft.	50
(44) Sheet metal roof flashings.....	Sq. ft.	40
(45) Rough hardware.....	Lbs.	400
(46) Finish hardware.....	—	— ⁽¹⁾

⁽¹⁾ The estimated cost of the material items listed below based on average prices prevailing throughout Canada during the first half of 1946 are as follows: (a) electrical wiring, \$90; (b) electrical fixtures, \$45; (c) finish hardware, \$50.

SECTION 6
BUILDING LABOUR

TABLE 16.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY,
AND ALL INDUSTRIES, CANADA,
1921-1946
(1935-1939=100)

Year	Building Industry	All Industries	Year and Month	Building Industry	All Industries
1921	105.9	81.8	1945—Jan.	148.8	166.1
1922	102.4	82.0	Feb.	142.1	164.8
1923	113.3	88.2	Mar.	139.0	164.1
1924	121.5	86.0	Apr.	141.4	162.9
1925	129.3	86.2	May	145.9	161.6
1926	168.0	91.7	June	154.7	161.5
1927	185.4	96.3	July	168.0	161.6
1928	191.1	102.8	Aug.	175.7	161.2
1929	230.8	109.6	Sept.	196.5	159.2
1930	229.1	104.4	Oct.	208.3	155.4
1931	177.9	94.4	Nov.	229.3	157.7
1932	92.3	80.6	Dec.	234.2	159.5
1933	65.7	76.8			
1934	81.5	88.4	Monthly		
1935	94.5	91.6	Average	173.7	161.3
1936	94.5	95.5	1946—Jan.	206.2	154.9
1937	102.5	105.1	Feb.	207.1	154.0
1938	102.5	103.0	Mar.	201.8	153.8
1939	105.9	104.9	Apr.	210.0	155.6
1940	142.4	114.4	May	223.3	155.9
1941	238.0	140.3	June	243.8	156.5
1942	269.4	160.0	July	263.6	159.9
1943	273.3	169.6	Aug.	277.9	159.1
1944	162.6	168.5	Sept.	281.0	161.6

TABLE 17.—UNFILLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
DECEMBER 1944—SEPTEMBER 1946

As at date of reporting closest to end of month	UNFILLED VACANCIES							TOTAL
	Bricklayers	Carpenters	Painters (Construction and Maintenance)	Plasterers	Plumbers and Pipe Fitters	Other Construction (Skilled and Semi-skilled)	Construction (Unskilled)	
1944—Dec.....	566	1,416	324	119	554	288	1,915	5,182
1945—Jan.....	311	1,481	396	102	639	269	1,670	4,868
Feb.....	229	1,549	557	133	555	276	1,989	5,288
Mar.....	338	2,546	1,121	158	638	476	3,364	8,641
Apr.....	630	4,055	2,043	211	656	730	5,568	13,893
May.....	820	4,859	2,234	243	649	829	6,338	15,972
June.....	796	5,307	2,337	169	595	1,005	6,367	16,576
July.....	1,174	7,375	2,323	221	845	1,169	6,819	19,926
Aug.....	1,113	6,907	1,708	249	792	1,162	6,662	18,593
Sept.....	1,098	5,558	1,005	261	598	1,116	6,067	15,703
Oct.....	1,197	4,205	623	196	491	769	4,102	11,583
Nov.....	996	2,713	374	157	340	391	1,713	6,684
Dec.....	743	1,379	206	96	263	221	998	3,906
1946—Jan.....	630	931	152	105	258	181	615	2,872
Feb.....	537	1,007	297	99	235	187	771	3,133
Mar.....	689	1,682	641	162	237	370	1,696	5,477
Apr.....	782	3,138	1,130	243	230	614	3,615	9,752
May.....	862	3,333	1,074	211	254	646	3,116	9,496
June.....	949	3,334	839	218	270	592	3,074	9,276
July.....	806	3,585	645	191	279	550	2,760	8,816
Aug.....	750	3,297	414	212	277	594	3,097	8,641
Sept.....	850	3,168	373	189	365	489	4,125	9,559
UNPLACED APPLICANTS								
1944—Dec.....	127	2,070	915	48	367	260	597	4,384
1945—Jan.....	239	3,448	1,252	92	538	366	667	6,602
Feb.....	291	3,868	1,193	64	542	422	868	7,248
Mar.....	283	3,430	872	59	480	361	1,025	6,510
April.....	178	2,523	718	39	427	277	964	5,126
May.....	112	1,633	566	42	355	186	1,094	3,988
June.....	95	1,551	574	30	330	198	1,471	4,249
July.....	98	1,801	776	65	378	223	1,547	4,888
Aug.....	102	2,462	939	56	555	309	2,390	6,813
Sept.....	97	2,447	988	69	598	336	2,131	6,666
Oct.....	107	2,773	1,456	66	809	423	2,726	8,360
Nov.....	112	3,523	2,215	60	1,152	513	2,349	9,924
Dec.....	167	5,302	2,939	73	1,216	632	2,004	12,333
1946—Jan.....	285	7,904	3,758	124	1,448	1,061	2,303	16,883
Feb.....	309	9,805	3,945	129	1,690	1,232	2,593	19,703
Mar.....	254	9,497	3,357	92	1,806	1,137	2,786	18,929
April.....	176	6,721	1,866	59	1,634	839	3,456	14,751
May.....	112	3,995	1,205	46	1,279	671	2,494	9,802
June.....	120	3,073	809	56	1,027	512	2,125	7,722
July.....	129	2,464	933	38	1,012	443	1,926	6,945
Aug.....	115	2,064	869	20	846	371	1,667	5,952
Sept.....	114	1,963	885	37	739	288	1,728	5,754

TABLE 18.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES
BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946⁽¹⁾

Trade and Type of Training	Dec. 31 1945	March 31 1946	June 30 1946	Sept. 30 1946
Carpentry:				
Vocational.....	729	1,376	1,156	1,062
Apprenticeship.....	291	524	799	885
Total.....	1,020	1,900	1,955	1,947
Bricklaying:				
Vocational.....	129	366	472	435
Apprenticeship.....	77	124	169	160
Total.....	206	450	641	595
Painting and Decorating:				
Vocational.....	133	262	222	220
Apprenticeship.....	67	101	169	412
Total.....	200	363	391	632
Plastering:				
Vocational.....	48	101	75	50
Apprenticeship.....	36	46	75	111
Total.....	84	147	150	161
Plumbing and Steam Fitting:				
Vocational.....	303	682	593	537
Apprenticeship.....	395	605	779	912
Total.....	698	1,287	1,372	1,449
Sheet Metal:				
Vocational.....	238	385	299	188
Apprenticeship.....	193	306	385	342
Total.....	431	691	684	530
Electrical:				
Vocational.....	706	1,182	988	953
Apprenticeship.....	470	725	902	876
Total.....	1,176	1,907	1,890	1,829
All Trades:				
Vocational.....	2,286	4,354	3,805	3,445
Apprenticeship.....	1,529	2,431	3,278	3,698
Total.....	3,815	6,785	7,083	7,143

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

TABLE 19.—APPRENTICESHIP TRAINING IN THE CONSTRUCTION TRADES BY YEAR OF TRAINING,
CANADA, AS AT MARCH 31, 1946⁽¹⁾

Trade	Year of Training	March 31, 1946	Trade	Year of Training	March 31, 1946
Carpentry.....	1	227	Plumbing and Steam Fitting.....	1	142
	2	134		2	145
	3	107		3	154
	4	42		4	110
	5	14		5	54
Bricklaying.....	1	54	Sheet Metal.....	1	71
	2	17		2	85
	3	40		3	89
	4	11		4	32
	5	2		5	29
Painting and Decorating.....	1	30	Electrical.....	1	180
	2	30		2	205
	3	23		3	193
	4	17		4	115
	5	1		5	32
Plastering.....	1	23	All Trades.....	1	727
	2	10		2	626
	3	9		3	615
	4	4		4	331
	5	—		5	132

(¹) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

SECTION 7
BUILDING COSTS

TABLE 20.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS
AND ALL COMMODITIES, CANADA,
1919-1946
(1935-1939 = 100)

Year and Month	Lumber	Cement	Brick	Glass	Plaster
1919	123.8	143.9	69.1	418.8	—
1920	155.9	166.1	95.6	506.9	—
1921	136.0	168.5	97.0	204.7	—
1922	121.1	153.4	105.5	179.1	—
1923	125.7	138.3	105.5	185.3	—
1924	117.5	133.0	112.6	155.5	—
1925	112.8	123.9	112.6	128.6	—
1926	112.1	96.8	112.6	112.9	90.3
1927	109.3	91.0	112.6	96.4	90.3
1928	114.7	93.9	112.6	93.7	90.3
1929	116.0	97.0	112.6	113.2	90.3
1930	101.0	97.6	110.2	98.0	90.3
1931	86.8	99.1	100.5	108.8	85.0
1932	77.1	102.0	102.0	105.2	82.3
1933	79.4	102.2	102.0	103.6	85.6
1934	88.1	101.9	102.0	108.7	95.9
1935	87.2	101.9	102.0	95.5	95.9
1936	96.7	102.5	102.0	92.8	103.0
1937	110.0	102.8	102.0	117.7	104.4
1938	100.7	99.2	98.7	98.6	100.3
1939	105.4	93.6	95.3	95.4	96.4
1940	116.1	95.3	95.3	143.0	96.4
1941	135.2	100.8	100.4	169.5	101.7
1942	149.1	103.1	102.9	172.8	104.4
1943	164.1	103.1	105.1	172.8	104.4
1944	178.6	102.7	108.6	172.8	104.4
1945—January	179.4	102.7	110.5	172.8	104.4
February	179.9	102.7	110.5	172.8	104.4
March	179.9	102.7	110.5	172.8	104.4
April	179.9	102.7	110.5	172.8	104.4
May	179.9	101.8	110.5	172.8	104.4
June	179.9	101.8	110.5	172.8	104.4
July	179.9	101.8	110.5	172.8	104.4
August	179.9	101.8	110.5	172.8	104.4
September	179.9	101.8	110.5	172.8	104.4
October	179.9	101.8	110.5	172.8	104.4
November	179.9	101.8	110.5	172.8	104.4
December	179.9	101.8	110.5	172.8	104.4
Year	179.9	102.1	110.5	172.8	104.4
1946—January	181.5	101.8	110.5	172.8	104.4
February	182.2	101.8	110.5	172.8	104.4
March	182.2	101.8	110.5	172.8	104.4
April	191.0	101.8	110.5	172.8	104.4
May	191.0	101.8	110.5	172.8	104.4
June	191.0	101.8	110.5	172.8	104.4
July	189.1	101.7	110.5	172.8	104.4
August	189.1	101.7	110.5	172.8	104.4
September	189.1	101.7	110.5	172.8	104.4

TABLE 20.—(Continued)

Year and Month	Nails	Paint Materials	Composite Index of Building Materials	Composite Index of All Commodities
1919.....	154.2	247.9	134.0	173.9
1920.....	188.8	256.5	163.8	202.3
1921.....	148.6	141.7	139.6	142.7
1922.....	117.1	145.1	123.7	126.3
1923.....	128.6	161.9	127.3	127.2
1924.....	125.0	161.0	121.3	129.0
1925.....	118.5	165.7	117.1	133.1
1926.....	111.8	142.2	113.8	129.8
1927.....	107.0	131.2	109.3	126.8
1928.....	103.6	122.6	110.8	125.1
1929.....	103.1	130.9	112.6	124.1
1930.....	100.2	123.6	103.3	112.4
1931.....	98.2	98.3	93.2	93.6
1932.....	96.2	90.3	87.8	86.6
1933.....	96.2	94.2	89.1	87.1
1934.....	96.2	106.7	93.9	92.9
1935.....	96.2	101.1	92.4	93.6
1936.....	93.2	97.0	97.0	96.8
1937.....	106.7	106.1	107.4	109.8
1938.....	107.3	99.0	101.4	102.0
1939.....	96.6	96.7	102.0	97.8
1940.....	96.6	105.4	108.8	107.6
1941.....	104.8	117.1	122.1	116.8
1942.....	104.8	125.0	131.1	124.1
1943.....	104.8	124.8	137.9	129.8
1944.....	104.8	124.9	144.8	133.0
1945—January.....	104.8	125.2	145.1	133.5
February.....	104.8	125.2	145.3	133.7
March.....	104.8	125.2	145.3	133.8
April.....	104.8	125.3	145.1	134.1
May.....	104.8	118.9	144.4	134.4
June.....	104.8	118.9	144.4	135.0
July.....	104.8	118.9	144.4	135.7
August.....	104.8	118.9	144.4	135.0
September.....	104.8	118.9	144.4	134.1
October.....	104.8	118.6	144.4	134.4
November.....	104.8	118.6	144.6	134.8
December.....	104.8	118.6	144.8	134.8
Year.....	104.8	120.9	144.8	134.4
1946—January.....	104.8	118.6	145.6	135.7
February.....	116.8	118.6	146.0	136.5
March.....	116.8	118.6	146.0	137.0
April.....	123.7	118.6	152.6	140.4
May.....	123.7	118.6	152.6	140.9
June.....	123.7	118.6	152.6	141.6
July.....	123.7	118.6	151.8	142.1
August.....	123.7	132.3	153.3	141.7
September.....	123.7	132.0	153.6	141.6

TABLE 21.—INDEXES OF WAGE RATES IN THE CONSTRUCTION INDUSTRY AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, CANADA,
1919-1945
(1935-1939 = 100)

Year	Construction	General Average	Year	Construction	General Average
1919	89.7	94.8	1933	95.6	89.6
1920	109.5	112.7	1934	93.7	90.5
1921	103.2	102.7	1935	96.7	93.1
1922	98.4	95.9	1936	97.3	94.8
1923	100.7	98.6	1937	100.1	101.8
1924	102.7	99.8	1938	102.5	104.9
1925	103.1	98.8	1939	103.3	105.3
1926	104.2	99.4	1940	107.9	109.4
1927	108.5	101.5	1941	115.3	119.1
1928	112.3	102.7	1942	122.5	129.0
1929	119.6	104.5	1943	131.9	139.9
1930	123.0	105.2	1944	133.9	144.8
1931	118.5	101.7	1945 ⁽¹⁾	135.5	147.8
1932	107.9	94.5			

(1) Preliminary.

TABLE 22.—INDEXES OF COST OF LIVING AND RENT, CANADA,
1919-1946
(1935-1939 = 100)

Year	Cost of Living	Rent	Year and Month	Cost of Living	Rent
1919	126.5	87.3	1945—Jan.	118.6	112.0
1920	145.4	100.1	Feb.	118.6	112.0
1921	129.9	109.4	Mar.	118.7	112.0
1922	120.4	114.0	Apr.	118.7	112.0
1923	120.7	116.9	May	119.0	112.1
1924	118.8	117.4	June	119.6	112.1
1925	119.8	117.4	July	120.3	112.1
1926	121.8	115.9	Aug.	120.5	112.1
1927	119.9	114.5	Sept.	119.9	112.1
1928	120.5	117.3	Oct.	119.7	112.3
1929	121.7	119.7	Nov.	119.9	112.3
1930	120.8	122.7	Dec.	120.1	112.3
1931	109.1	119.4			
1932	99.0	109.7	Monthly	119.5	112.1
1933	94.4	98.6	Average		
1934	95.6	93.1			
1935	96.2	94.0	1946—Jan.	119.9	112.3
1936	98.1	96.1	Feb.	119.9	112.3
1937	101.2	99.7	Mar.	120.1	112.3
1938	102.2	103.1	Apr.	120.8	112.3
1939	101.5	103.8	May	122.0	112.6
1940	105.6	106.3	June	123.6	112.6
1941	111.7	109.4	July	125.1	112.6
1942	117.0	111.3	Aug.	125.6	112.6
1943	118.4	111.5	Sept.	125.5	112.6
1944	118.9	111.9			

TABLE 23.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA,
1935-1946
(1935-1939 = 100)

Year	Building Materials	All Industrial	Month	Building Materials	All Industrial	Month	Building Materials	All Industrial
			1945				1946	
1935	75.2	79.9	Jan.	102.4	83.6	Jan.	149.0	116.0
1936	104.3	109.6	Feb.	103.0	87.5	Feb.	150.5	113.8
1937	127.1	113.6	Mar.	102.6	88.2	Mar.	148.6	110.9
1938	94.8	94.6	Apr.	104.7	89.0	Apr.	160.6	117.6
1939	98.3	91.2	May	107.8	92.4	May	164.0	117.7
			June	116.9	95.7	June	167.0	116.7
1940	90.6	75.2	July	117.1	93.3	July	157.3	112.6
1941	78.3	104.3	Aug.	118.2	93.0	Aug.	154.1	110.4
1942	74.5	127.1	Sept.	122.2	95.6	Sept.	137.1	97.4
1943	89.1	94.8	Oct.	127.4	98.4			
1944	92.7	98.3	Nov.	131.3	102.0			
1945	116.0	93.7	Dec.	138.5	105.8			

PART III.
SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the tables listed in Part II. Tables and charts refer to Canada in all instances. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as "D.B.S."

TABLE 1—POPULATION TRENDS, CANADA, 1919–1945.

Data on population in twenty-seven major cities obtained from annual issues of *Canadian Taxation*, compiled by the Citizens' Research Institute of Canada, Toronto. Data on total population of Canada are based on decennial censuses and estimates for the intercensal years prepared by the Social Analysis Branch, D.B.S. Data on marriages, deaths and divorces compiled by the Vital Statistics Branch, D.B.S.

The twenty-seven major cities are defined as those having a population of 30,000 and over as at the date of the 1941 Census.

TABLE 2—NEW RESIDENTIAL CONSTRUCTION, CANADA—BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940–1946.

Data for 1940–1945 were obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S. Monthly figures for 1946 are preliminary and were supplied by courtesy of the Construction Branch, D.B.S.; and include additional returns from municipalities received to October 25, 1946, but not yet published in the monthly reports.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons—or 46 per cent of the total population of Canada (as at the date of the 1941 Census).
- (2) The classification of building permits according to type—residential, industrial, commercial and other, commenced in 1940. The important series, however,—the number of new housing units for which building permits have been issued—commenced in January, 1942.
- (3) The number of new housing units shown in Table 2 includes conversions.
- (4) Monthly data for 1946 is based on returns from the following number of municipalities: January, 203; February, 202; March, 202; April, 201; May, 200; June, 196; July, 200; August, 202; September, 199.

TABLE 3—NEW RESIDENTIAL CONSTRUCTION, CANADA—CONSTRUCTION CONTRACTS AWARDED, 1919–1946.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

TABLE 4—ESTIMATED RESIDENTIAL CONSTRUCTION, CANADA—DWELLING UNITS BUILT, 1922–1939.

Data obtained from *Housing and Community Planning*, Final Report of the Subcommittee, Advisory Committee on Reconstruction, p. 38.

TABLE 5—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION,
CANADA, 1945–1946.

Special compilation by the Public Finance Statistics Branch, D.B.S.

- (1) Data for total dwelling units completed in Canada during 1945 are based largely on returns received from 623 municipalities out of a total of 3,845 or approximately 66 percent of the total population of incorporated municipalities. For detailed explanation of coverage and statistical technique used see *Housing Statistics, 1945*, Public Finance Statistics Branch, D.B.S.
- (2) Data for January—September, 1946 are based on reports received to date from 364 municipalities and unorganized areas of Alberta and British Columbia with corresponding data for the year 1945 for comparison purposes.

TABLE 6—LENDING OPERATIONS UNDER THE DOMINION HOUSING ACT, 1935,
AND THE NATIONAL HOUSING ACT, 1938, OCTOBER 1, 1935—JANUARY,
31, 1945.

Data compiled from records obtained from the Records Section, National Housing Administration.

TABLE 7—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944
FEBRUARY 1, 1945—SEPTEMBER 30, 1946.

Data from January 1945 to May 1946 compiled from records obtained from the Records Section, National Housing Administration and Central Mortgage and Housing Corporation. Data from June to September, 1946 compiled by Economic Research Division, Central Mortgage and Housing Corporation. Data for 1945 and 1946 are subject to revision.

TABLE 8—OPERATIONS UNDER WARTIME HOUSING LIMITED—COMPLETED
CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941—
SEPTEMBER 30, 1946.

Special compilation by Wartime Housing Limited.

For the period 1941–1944 the number of projects refers to completed projects. Data for 1945 and 1946, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.

TABLE 9—OPERATIONS UNDER WARTIME HOUSING LIMITED—CONSTRUCTION
IN PROGRESS BY UNITS—JANUARY 1, 1945—SEPTEMBER 30, 1946.

Special compilation by Wartime Housing Limited.

TABLE 10—OPERATIONS UNDER VETERANS' LAND ACT, 1942, BY TYPES OF
PROJECT, SEPTEMBER 23, 1943—AUGUST 31, 1946.

Special compilation by the Land and Loans Branch, Soldier Settlement and Veterans' Land Act, Department of Veterans' Affairs.

Table 10 covers operations under the Veterans' Land Act, 1942, from date of the first loan approved (September 23, 1943) to August 31, 1946. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

TABLE 11—LOANS ON REAL ESTATE, OUTSTANDING AT END OF YEAR—LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1919–1945.

Data on life insurance companies obtained from annual issues of *Reports of the Superintendent of Insurance of the Dominion of Canada*, Vol. II for the years 1919 to 1944. Data on trust and loan companies obtained from annual issues of *Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies*, for the years 1919 to 1944. Data for 1945 by courtesy of Superintendent of Insurance.

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural.
- (2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.

TABLE 12—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1934–1945.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for years 1934–1937 obtained from February, 1938 issue; 1938–1941 from December, 1941–January, 1942 issue; and 1941–1945 from December, 1945—January, 1945 issue.

- (1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31 of each year.
- (2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 13—VOLUME OF PRODUCTION, SELECTED BUILDING MATERIALS, CANADA, 1919–1946.

Sources of data for building materials listed in Table 13 are as follows:

Cement:

1919–1937, *Manufactures of the Non-Metallic Minerals in Canada, 1936–1937*, D.B.S., p. 49.
 1938–1944, *The Cement Manufacturing Industry in Canada, 1944*, D.B.S., p. 6.
 1945, *Preliminary Estimate of Canada's Mineral Production, 1945*, D.B.S., p. 3.
 1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Building Brick: Data relate to face and common clay brick.

1919–1925, *The Mineral Production of Canada, 1925*, D.B.S., pp. 122–123.
 1926–1943, *The Clay and Clay Products Industry in Canada, 1943*, D.B.S., p. 7.
 1944–1945, *Monthly Report on Clay Products, December, 1945*, D.B.S., p. 2.
 1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Sawn Lumber:

1919–1939, *The Lumber Industry in Canada, 1938–1939*, D.B.S., p. 21.
 1940–1941, *Preliminary Report, The Lumber Industry in Canada, 1941*, D.B.S., p. 5.
 1942–1943, *Preliminary Report, The Lumber Industry in Canada, 1943*, D.B.S., p. 5.
 1944, By courtesy of Forestry Branch, D.B.S.
 1945, By courtesy of Timber Controller, Department of Reconstruction and Supply.
 1946, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of the Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which estimates have been prepared represent

100 percent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1944: January 68, February 69, March 69, April 67, May 63, June 62, July 60, and August 53.

Glass: Data on glass refer to imports only of "common, colourless window glass".

1919-1925, Annual issues of *Monthly Trade Reports*, Department of Trade and Commerce.

1926-1944, Annual issues of *Trade of Canada*, Vol. III, Department of Trade and Commerce.

1945-1946, Monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

Cast Iron Soil Pipe: Not reported prior to 1926.

1926-1933, *Iron and Steel and Their Products in Canada, 1934-1935*, D.B.S., p. 123.

1934-1935, *Iron and Steel and Their Products in Canada, 1936-1937*, D.B.S., p. 118.

1936-1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 117.

1940-1943, *Special Statement on Iron and Steel Pipes and Tubing, 1943*, D.B.S., p. 1.

1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.,

Steel Pipes, Tubes and Fittings: Not reported prior to 1926.

1926-1934, *Iron and Steel and Their Products in Canada*, D.B.S., p. 123.

1935-1937, *Iron and Steel and Their Products in Canada, 1936-1937*, D.B.S., p. 118.

1938-1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 117.

1940-1943, *Special Statement on Iron and Steel Pipe and Tubing, 1943*, D.B.S., p. 1.

1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Wire Nails and Spikes: Not reported prior to 1921.

1921-1922, *Iron and Steel and Their Products in Canada, 1921-1922*, D.B.S., pp. 67-68.

1923, *Iron and Steel and Their Products in Canada, 1923*, D.B.S., p. 62.

1924-1926, *Iron and Steel and Their Products in Canada, 1929*, D.B.S., p. 85.

1927-1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., pp. 99-100.

1940-1942, *Iron and Steel and Their Products in Canada, 1940-1942*, D.B.S., p. 97.

1943-1944, *Special Statement—Wire Nails and Cut Nails of Iron and Steel—1944*, D.B.S., p. 1.

1945-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 14—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1919-1945.

For sources of value data on production of cement, building brick, sawn lumber, glass, cast iron soil pipe, steel pipes, tubes and fittings, and wire nails and spikes, see sources for Table 13.

Paints, Pigments and Varnishes:

1919, *Chemicals and Allied Products in Canada, 1920-1921*, D.B.S., p. 91.

1920-1924, *Chemicals and Allied Products in Canada, 1924*, D.B.S., p. 67.

1925, *Chemicals and Allied Products in Canada, 1925*, D.B.S., p. 89.

1926-1943, *The Paints, Pigments and Varnishes Industry in Canada, 1943*, D.B.S., p. 9.

1944-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Cast Iron Enamelled Sanitary Ware: Not reported prior to 1922.

1922, *Iron and Steel and Their Products in Canada, 1922*, D.B.S., p. 70.

1923-1933, *Iron and Steel and Their Products in Canada, 1931-1933*, D.B.S., p. 115.

1934-1942, *Iron and Steel and Their Products in Canada, 1942*, D.B.S., p. 117.

1943-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Electrical Apparatus and Fixtures:

1919-1921, *The Non-Ferrous Metals in Canada, 1921*, D.B.S., p. 6.
1922-1926, *The Non-Ferrous Metals in Canada, 1926*, D.B.S., p. 5.
1927-1928, *The Non-Ferrous Metals in Canada, 1928-1929*, D.B.S., p. 8.
1929-1940, *The Electrical Apparatus and Supplies Industry in Canada, 1940*, D.B.S., p. 1.
1941-1943, *The Electrical Apparatus and Supplies Industry in Canada, 1943*, D.B.S., p. 1.
1944-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 15—ESTIMATED BUILDING MATERIAL REQUIREMENTS OF A SINGLE HOUSE OF THE WOOD FRAME WITH WOOD CLAPBOARD TYPE, BY FORTY-SIX MATERIAL CLASSIFICATIONS.

Data obtained from *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 98-99.

Material requirements shown in this table represent requirements for a six-room house of 16,200 cubic feet. Total construction costs for the structure are estimated at \$6,976, of which \$3,663 will go into building material, \$2,616 for on-site labour, and \$697 for overhead and profits. These costs relate to average costs prevailing throughout Canada during the first half of 1946.

Material requirements of a single house of the wood frame and brick veneer type vary from those set out in Table 15 in the following respects: (1) add 11,085 bricks for exterior walls; (2) deduct 1,800 sq. ft. wood clapboard for exterior walls; (3) deduct 7 gals. outside (oil) paint; and (4) deduct 50 lbs. rough hardware. Total construction costs for this type are estimated at \$7,269.

TABLE 16—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY, AND ALL INDUSTRIES, CANADA, 1921-1946.

Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports by employers with 15 or more employees. Data converted from 1926 to 1935-1939 base.

TABLE 17—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, DECEMBER, 1944—SEPTEMBER, 1946.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 18—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 19 APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES, BY YEAR OF TRAINING, CANADA, AS AT MARCH 31, 1946.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 20—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1919–1946.

Compiled by the Prices Branch, D.B.S. Data converted from 1926 to 1935–1939 base.

- (1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal.'
- (2) Glass index refers to '188, single diamond, 40 U.I.'
- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario.' Data are not available prior to 1926.
- (4) Composite Index of Building Materials is based on 111 building and construction commodities.
- (5) Composite Index of All Commodities is based on 510 commodities.

TABLE 21—INDEXES OF WAGE RATES IN THE CONSTRUCTION INDUSTRY AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, 1919–1945.

Data for the period 1919–1943 obtained from *Wage Rates and Hours of Labour in Canada, 1943*, Report No. 26, p. 10. Data for 1944 and 1945 obtained by courtesy of Wage Statistics Branch, Department of Labour.

TABLE 22—INDEXES OF COST OF LIVING AND RENT, CANADA, 1919–1946.

Data for the period 1919–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 58. Data for the period 1944—August, 1946 obtained from *Prices and Price Indexes*, August, 1946, D.B.S., p. 10. Data for September, 1946, by courtesy Prices Branch, D.B.S.

TABLE 23—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1935–1946.

Data for the period 1935–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 71.

Data for the period 1944–June, 1946 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

- (1) Building materials index is based on 14 stocks during 1935–1937; 15 stocks during 1938–1943; and 16 stocks during 1944–1946.
- (2) All industrial index is based on 87 stocks during 1935; 89 during 1936; 68 during 1937–1943; and 74 stocks during 1944–1946.

MORTIMER LIMITED
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CENTRAL MORTGAGE AND HOUSING CORPORATION
ECONOMIC RESEARCH DIVISION

BAROMETRICS FILE

H51

HOUSING IN CANADA
A FACTUAL SUMMARY

JANUARY, 1947

OTTAWA, CANADA

CONTENTS

	PAGE
Foreword.....	3
List of Tables and Charts.....	5
Part I.—Factual Summary.....	7
Part II.—Tabular Material.....	23
1. Population Trends.....	29
2. House-Building Activity.....	31
3. Publicly-Assisted House-Building.....	34
4. Real Estate Lending and Loans for Building Purposes.....	43
5. Building Materials.....	44
6. Building Labour.....	46
7. Building Costs.....	49
Part III.—Sources and Explanatory Notes.....	53
Index.....	63

Foreword

"Housing in Canada" is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of "Housing in Canada," published in October, 1946. The present issue provides data on an annual basis for the period 1939-1945, and on a monthly basis for the years 1945-1946. The first part provides a brief summary in which the results of the statistical material are highlighted. The second part consists of tabular material arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house-building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; and (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans Affairs, Department of Reconstruction and Supply, Wartime Housing Limited, the Superintendent of Insurance and also the Bank of Canada.

"Housing in Canada" concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

*Economic Research Division
Central Mortgage and Housing Corporation*

Ottawa, January, 1947.

LIST OF TABLES

TABLE

1. Population Trends, Canada, 1939-1945.....	29
2. Birth, Death, Marriage and Divorce Rates, Canada, 1939-1945.....	29
3. Registrations of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and over, 1939-1946.....	30
4. New Residential Construction, Canada—Building Permits Issued in 204 Municipalities, 1940-1946.....	31
5. New Residential Construction, Canada—Construction Contracts Awarded, 1939-1946.....	32
6. Number of Dwelling Units Completed by New Construction, Canada, 1945-1946.....	33
7. Number of Dwelling Units under Construction, Canada, by Type of Dwelling and State of Completion, as at December 31, 1946.....	33
8. Lending Operations under the National Housing Act, 1944, Number and Amount of Gross Loans Approved and Number of Housing Units Financed, February 1, 1945—December 31, 1946.....	34
9. Lending Operations under the National Housing Act, 1944, Gross and Net Loans Approved by Type of Project, 1946.....	35
10. Operations under Wartime Housing Limited, Completed Construction and Actual Expenditure, April 1, 1941—December 31, 1946.....	36
11. Operations under Wartime Housing Limited, Construction in Progress, by Units, January 31, 1945—December 31, 1946.....	37
12. Operations under Wartime Housing Limited, Housing Units under Construction, by Twenty-three Stages of Construction at December 31, 1946.....	28
13. Operations under Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved by Types of Project, September 23, 1943—December 31, 1946.....	39
14. Operations under Veterans' Land Act, 1942, Completed Construction, Construction in Progress and Expenditure by Types of Project, September 23, 1943—December 31, 1946.....	40
15. Lending Operations under the Canadian Farm Loan Act, 1927, May 1, 1929—December 31, 1946.....	41
16. Number of Housing Units Receiving Priority Assistance for Building Materials (A.P.H.'s), by Types of Project, August 23, 1945—December 31, 1946.....	42
17. Loans on Real Estate Outstanding at End of Year—Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1939-1945.....	43
18. Loans for Building Purposes and Other Loans Made by Chartered Banks, Canada, 1939-1946.....	43
19. Volume of Production of Selected Building Materials, Canada, 1939-1946.....	44
20. Value of Production of Selected Building Materials, Canada, 1939-1946.....	45
21. Indexes of Employment in the Building Industry, and All Industries, Canada, 1939-1946.....	46
22. Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada, December, 1944—December, 1946.....	47
23. Vocational and Apprenticeship Training in Construction Trades by Number in Training, Canada, as at Selected Dates, 1945-1946.....	48
24. Indexes of Wholesale Prices, Selected Building Materials and all Commodities, Canada, 1939-1946.....	49
25. Indexes of Hourly Wage Rates in the Construction Industry by Trades, and General Average of Ten Main Groups of Industries, Canada, 1939-1946.....	50
26. Indexes of Cost of Living and Rent, Canada, 1939-1946.....	51
27. Investors' Indexes of Building Materials and all Industrial Common Stock Prices, Canada, 1939-1946.....	52

LIST OF CHARTS

1. Annual Increase of Population, Canada, and Twenty-seven Major Cities, 1939-1945.....	9
2. Value of Loans Approved, National Housing Act, 1944, 1945-1946.....	12
3. Volume of Production of Ten Selected Building Materials, 1939-1946.....	21
4. Trends of Wholesale Prices of Building Materials and Wage Rates in the Construction Industry, 1919-1946.....	25
5. Investors' Indexes of Building Materials and All Industrial Common Stock Prices—Canada, 1939-1946.....	26

PART I
FACTUAL SUMMARY

SECTION 1.—POPULATION TRENDS

(See Tables 1-3)

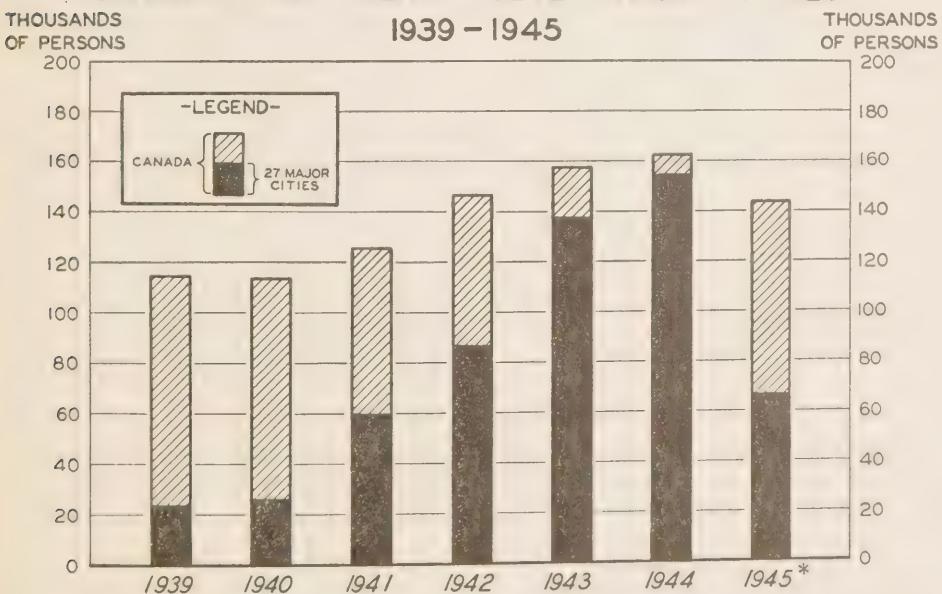
The annual building need as distinct from effective demand (i.e. the number of new homes people can afford to buy) is generally considered to depend upon two major factors: (1) the annual increase in population and (2) the annual rate of obsolescence of existing housing supply. In view of the present shortage of shelter, little is being done to replace obsolete or substandard houses. Additional housing needs are therefore mainly determined by the number and geographic distribution of new families requiring living quarters. Two significant aspects of Canadian population increase are dealt with briefly below.

Net Family Formation

New families are being formed in Canada at an unprecedented rate. Marriages, which reached an all-time high of 127,000 in 1942, averaged some 114,000 annually throughout the seven-year period 1939-1945. This is almost twice as many as the average during the depressed thirties. While this abnormal marriage rate tapered off during the last years of the war, it gained a new impetus during 1946 as young veterans returned from overseas. In addition to marriages in Canada during 1946, allowance must also be made for some 40,000 war brides who came to Canada during 1946. Immigration during the period 1939-1945 averaged 12,750 persons annually, of which an estimated one-fifth were married couples. Family dissolution between 1939 and 1945, based on deaths of married

FIGURE I
ANNUAL INCREASE OF POPULATION
CANADA AND TWENTY-SEVEN MAJOR CITIES

1939-1945



*PRELIMINARY

SOURCE: SEE PART III. ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE & HOUSING CORPORATION.

persons which averaged 48,000 annually and divorces which averaged 3,200 over the period, continued at an annual rate of approximately 51,000. Net family formation (i.e. total marriages, together with one-fifth immigrants less total deaths of married persons and total divorces) ⁽¹⁾ then, proceeded at an annual rate of about 65,000 between 1939 and 1945. Present indications are that this trend continued throughout 1946.

Urbanism

The process of urbanization in Canada was given great impetus during World War II (see Figure I). While the annual net increase of population in Canada rose from 115,000 persons in 1939 to a high of 163,000 in 1944, the annual net increase of population in Canada's 27 major cities rose from 24,000 in 1939 to a high of 155,000 in 1944, indicating in part the magnitude of the shift to urban centres during the war years. This trend declined somewhat during 1945 as war-time employment was curtailed, but at 67,000 was still well above the pre-war level. Impressive as these figures are, however, they fail to reflect the even more rapid growth of urbanism which is taking place in the 'fringe' or suburban areas of the cities proper.

SECTION 2.—HOUSE-BUILDING ACTIVITY

(See Tables 4-7)

Completions, 1946

New housing completed during 1946 totalled some 62,500 units.⁽²⁾ This represents an increase of 14,500 dwelling units over the previous year's completions of 48,000 and is the largest annual increment since the best pre-war years, the late 'twenties, when an estimated 50,000 to 65,000 units were built annually.⁽³⁾ Of the 1946 total, 44,700 were located in urban areas (including some rural areas forming parts of large metropolitan centres) and 17,800 in rural areas.

Under Construction at Year-end, 1946

A special survey conducted jointly by the field staffs of the Dominion Bureau of Statistics, Central Mortgage and Housing Corporation and lending institutions, reports a total of some 40,000 housing units under construction at December 31, 1946. Of this total, 28,000 are located in cities and towns of 5,000 population and over and 12,000 in municipalities of less than 5,000 population. By state of completion, 38 per cent have advanced to the stage where work has begun on interior trim; 25 per cent have their roofs completed; 11 per cent have been sheathed; 12 per cent have their ground floor joists in, and 14 per cent have excavations completed. In addition to the high level of house-building activity during 1946, chief reasons for the large carry-over into 1947 were bottlenecks in the supply of building materials (aggravated by the steel and other strikes during the second and third quarter of 1946), and the acute shortage of skilled building

⁽¹⁾ For qualifications to this method see p. 55

⁽²⁾ Preliminary estimate prepared by the Public Finance Statistics Branch, Dominion Bureau of Statistics and is subject to the same qualifications as outlined in *Housing Statistics, 1945*, Dominion Bureau of Statistics, Ottawa, 1946.

⁽³⁾ *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, King's Printer, 1946, p. 16.

labour. However, with the current increased rate of production of a number of building materials and a higher than usual level of construction employment reported during the offseason winter months, completions during the early part of 1947 are expected to be at a higher rate than in 1946.

Building Permits Issued and Contracts Awarded, 1946

The accelerated rate of house-building activity which took place in Canada during 1946 is reflected in the two series used as indicators of 'intention to build', namely building permits issued and construction contracts awarded. The dollar value of building permits issued by 204 municipalities for residential construction during 1946 totalled \$200 million, 70 per cent above the previous year's \$118 million. Residential construction contracts awarded during 1946 reached an all-time high of \$213 million, 9 per cent above 1945's awards of \$196 million. The more than proportionate rise in 1946 over 1945 in the value of building permits issued as compared to the value of contracts awarded is partially explained by the substantial increase in the number of building permits taken out by owner-builders who frequently did not secure the services of a builder or contractor. In these cases, no contracts were awarded.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING (See Tables 8-16)

In 1946, the volume of publicly-aided house-building in Canada reached an all-time high with two out of every five homes being built with direct Federal Government assistance. During the year, government-sponsored housing is estimated to have exceeded 25,000 new housing units, involving the expenditure of more than \$100 million, almost triple the 1945 volume of publicly-assisted house-building and five times that of 1939, the best pre-war year.⁽¹⁾

In 1946, the Canadian Government completed its eleventh year of lending operations for housing purposes, commencing with the Dominion Housing Act, 1935,⁽²⁾ followed by the National Housing Act, 1938,⁽²⁾ and succeeded by the National Housing Act, 1944, under which current operations of the Federal housing agency, Central Mortgage and Housing Corporation, are carried on. In the field of direct supply of housing, 1946 marked the sixth year of low-rental house-building by a Crown Company, Wartime Housing Limited. Details of operations under the various housing programmes which accounted for the substantial increase in publicly-assisted housing in Canada during 1946 are discussed briefly below and shown in tabular form in Part II.

National Housing Act, 1944

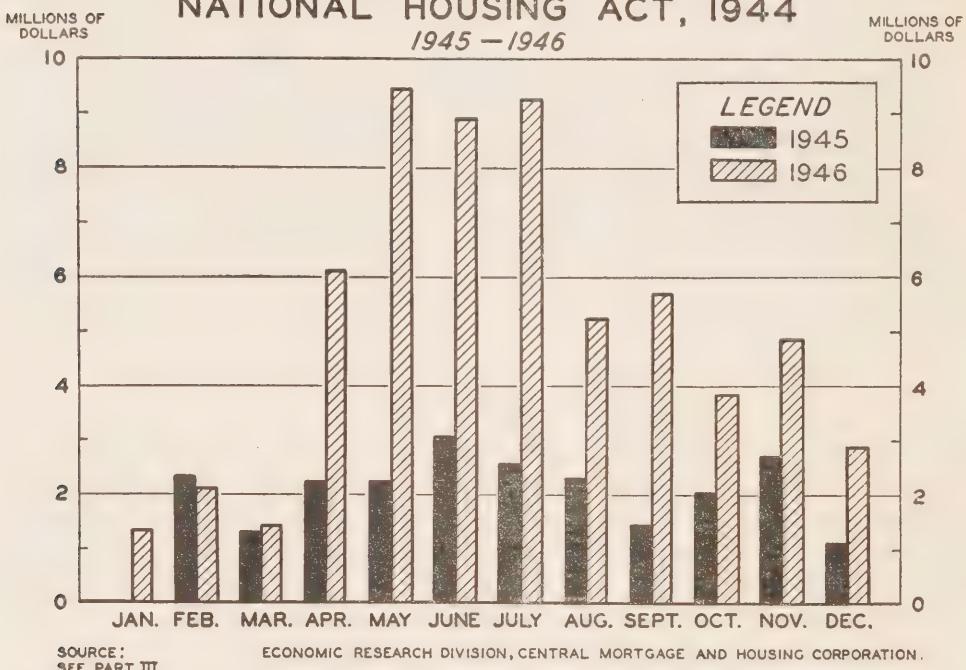
Total lending operations during 1946 under the National Housing Act were more than double the volume carried out in 1945 both in terms of the number of units financed and the amount of loans authorized. Total net loans approved during the year numbered 7,313, financed 11,763 new housing units and amounted

⁽¹⁾ For other types of Federal assistance see p. 22

⁽²⁾ For information on lending operations under the Dominion Housing Act 1935, and the National Housing Act, 1938, see *Housing in Canada*, October, 1946, pp. 11 and 29.

to \$55.6 million. This sizeable increase in lending operations was due to a number of reasons, including the over-all increase in house-building activity, a liberalization of lending practice reflected in a lengthening of the amortization period, increases in lending values, certain limited loan guarantees for the lender, and a decentralization of Federal lending operations.

FIGURE 2
VALUE OF LOANS APPROVED
NATIONAL HOUSING ACT, 1944
1945-1946



Lending operations during 1946 were largely under Parts I and II of the Act dealing with (1) housing for home ownership and (2) housing for rental purposes. Assistance to rural housing under Part III of the Act is still in the negotiation stage with proclamation of this section and commencement of operations expected for 1947. In the meantime, farmers requiring financial assistance for housing and other purposes have been able to obtain this under the provisions of the Farm Loan Act, 1927, and amendments, and the Farm Improvement Loans Act, 1944. Loan guarantees for home extension as provided for under Part IV of the National Housing Act commenced on April 1, 1946, with the proclamation of this section.

(1) *Housing for Home Owners:* Part I of the National Housing Act provides that the Central Mortgage and Housing Corporation may enter into contracts with approved lending institutions to make joint loans and to arrange certain guarantees by the Dominion against losses under four different plans designed to stimulate housing for home ownership: (a) loans to owner-occupiers; (b) loans to builders who intend to sell to owner-occupiers; (c) loans to builders who

agree to sell to veteran owner-occupiers at a price fixed at a moderate level by Central Mortgage and Housing Corporation—a plan known as the "Integrated Housing Plan"; and (d) loans to co-operatives for owner occupancy (see Table 9).

(a) *Loans to Home Owners:* During 1946 loans to owner-occupiers numbered 2,517 providing the same number of family units and involving an outlay of \$11.2 million. The average loan per unit was \$4,457.

(b) *Loans to Builders for Sale:* In the same year, 2,169 loans, involving an equal number of dwellings and amounting to \$10.3 million were approved. The average loan per unit was \$4,755, or 7 per cent higher than the average for loans for owner occupancy.

(c) *Integrated Housing Plan:* Loans approved under this plan numbered 2,241 for the same number of units and amounted to \$10.3 million during 1946. The average loan per unit at \$4,591 was slightly lower than loans to builders not limited as to sales price.

(d) *Loans to Co-operatives:* No applications were received from co-operatives for loans under Section 4, para. 3, of the National Housing Act, 1944, and no loans were approved.

Total loans for home-ownership housing numbered 6,927, involving the same number of family units and comprising an outlay of \$31.8 million.

(2) *Housing for Rental Purposes:* Part II of the National Housing Act provides that the Central Mortgage and Housing Corporation may enter into contracts with approved lending institutions to make joint loans, to arrange certain guarantees by the Dominion against losses and to recommend grants designed to encourage the construction of rental housing. Seven plans are under way or contemplated: (a) loans to owners of rental property; (b) loans to builders who intend to sell rental property to prospective owners; (c) loans to builders who agree to sell rental properties at a price fixed at a moderate level by Central Mortgage and Housing Corporation, with priority being given to veterans, the multiple version of the "Integrated Housing Plan"; (d) loans to limited dividend corporations for low-rental housing purposes, including a special scheme operated by Housing Enterprises of Canada Limited, an institutional holding company owned by various life insurance companies; (e) loans for rental premises to borrowers engaged in mining, lumbering, logging or fishing; (f) guarantees to life insurance companies for approved rental projects involving the direct investment of their funds; and (g) grants in aid by the Minister for slum clearance projects (see Table 9).

(a) *Loans to Owners of Rental Property:* In 1946, loans were approved for 105 rental projects, providing living space in 884 units and involving mortgages of \$3.8 million. The average loan per unit amounted to \$4,318, an amount considerably lower than the average loan for home owners.

(b) *Loans to Builders for Sale:* Loans under this scheme amounted to \$402,600 and were made for 42 projects comprising 107 family units. The average loan per unit amounted to \$3,763.

(c) *Integrated Housing Plan:* Loans under this plan numbered 205, providing 410 dwelling units, and amounted to \$1.5 million. The average loan per unit during 1946 was \$3,720, or about 19 per cent lower than the average approved for ownership under the same plan.

(d) *Loans to Limited Dividend Corporations:* The bulk of lending for rental purposes was made for houses built by Housing Enterprises of Canada Limited and its subsidiaries, covering 32 projects, involving 3,299 units and a loan value of \$17.4 million. In addition, 2 loans were approved for other limited dividend corporations involving 136 units and a loan value of \$626,000. Average loan per dwelling unit was \$5,274 for Housing Enterprises projects and \$4,602 for other limited dividend corporations.

(e) *Loans to Borrowers Engaged in Mining, Lumbering, Logging and Fishing:* This section of the Act came into effect on September 1, 1946. While no loans have been made under this provision in 1946, several projects have been reviewed and made ready for approval early in 1947.

(f) *Guarantees to Life Insurance Companies for Approved Rental Projects:* Approval for the investment of funds of life insurance companies in housing projects owned and operated by these institutions was given in one case, involving an expenditure of \$30,000 for 6 units. Approvals were also given for the purchase of land for the purpose of building large-scale residential developments by life insurance companies. Two projects are involved with site acquisition costs of \$23,000 and a contemplated additional investment in housing development of about \$1.2 million designed to create 220 new family units.

(g) *Grants in Aid for Slum Clearance Projects:* In the light of the need for the continuous occupancy of all available living quarters during 1946, even in areas that require rebuilding, the Central Mortgage and Housing Corporation did not take any active steps to encourage slum clearance during 1946.

Total lending operations for new housing under Part II involved the approval of 386 loans representing 4,836 units with a loan value of \$23.8 million. The average unit loan was \$4,915, or some 7 per cent higher than the average approved for home ownership.

Wartime Housing Limited

Construction activity during 1946 of the Crown Company, Wartime Housing Limited, returned to the peak level attained during 1942 and 1943 at which time its main function was to provide housing accommodation for workers in those parts of Canada where war industries had created a serious housing shortage. Current operations of the company are directed towards the construction of low-rental homes for veterans. During 1946, Wartime Housing Limited completed 6,997 new housing units, or more than four times the previous year's completions, and had 4,660 houses under construction at December 31, 1946 as against 5,524 incomplete units at the year-end 1945. Total expenditure on construction for the year amounted to \$36.6 million, more than triple the previous year's outlay of \$10.8 million. It is expected that the 1947 operations of the company will continue at a high level.

After close to six years' operations (April 1, 1941 to December 31, 1946), Wartime Housing Limited had increased the Canadian housing supply by 25,771 new housing units. Expenditure on house-construction during the period, including those under construction at December 31, 1946, amounted to \$95.3 million. In addition, the company had expended \$13.8 million on 310 supplementary buildings (dormitories, staff houses, dining halls etc.) completed during the period, together with 9 units under construction at December 31, 1946, and \$18.8 million on land, improvements and other outlay, bringing the total expenditure for the period to \$128 million.

Veterans' Land Act, 1942

Housing operations under the Veterans' Land Act are rural and semi-rural in nature. The legislation provides financial assistance to veterans intending to engage in farming as a full-time occupation or in part-time farming coupled with industrial, commercial or other employment from which the veteran derives his principal cash income. Six plans are currently in operation, but house-building activity has been highest in the first two: (1) sub-division projects; (2) small holdings; (3) full-time farming; (4) commercial fishing; (5) provincial lands; and (6) grants to Indian veterans (see Tables 13 and 14).

(1) *Sub-division Projects:* This scheme involves direct house-construction by the Veterans' Land Act administration on semi-rural land purchased by the administration for sale to veterans. Construction commenced late in 1945 and by December 31, 1946, 208 projects were under way involving appropriations totalling \$21.4 million and against which \$19.1 million had been expended. Housing units completed during the period numbered 2,290 and at the year-end 1946, 398 units were under construction.

(2) *Small Holdings:* Under this plan, the veteran receives financial assistance covering the purchase of land (a minimum of two to three acres depending on its value), existing buildings and the construction of a house to specifications laid down by the administration. From commencement of operations (September 23, 1943) to December 31, 1946, loan approvals numbered 9,919, amounting to \$44.6 million against which \$26.5 million had been expended. During the period, 149 housing units were completed and 1,603 units were under construction at the year-end 1946.

(3) *Full-time Farming:* Veterans intending to engage in full-time farming may receive financial assistance under this plan for the purchase of land and existing buildings, the erection of a home and necessary farm buildings. Operations to date have been largely for the purchase of land and existing buildings. From September 23, 1943 to December 31, 1946, 11,847 loans had been approved amounting to \$46.3 million of which \$3.5 million was for new house construction, repairs and other services and the balance, \$42.8 million for the purchase of land and existing buildings. During the period, 59 homes were completed and 192 were under construction at the year-end 1946. Total expenditure on full-time farming amounted to \$34.4 million, of which new housing absorbed \$712,000.

(4), (5) and (6) *Commercial Fishing, Provincial Lands and Grants to Indian Veterans*: Similar financial assistance for the acquisition of land and housing accommodation to that provided for full-time farming is available to veterans intending to engage in commercial fishing. In the case of Provincial Lands and grants to Indian veterans an outright grant of \$2,320 is made by the administration to veterans settling on Provincial lands or Indian reserves for house-building and the purchase of household equipment, machinery etc. Loans and grants under these plans numbered 1,141 and amounted to \$1.8 million against which \$510,000 had been expended to December 31, 1946. Housing units completed during the period numbered 31, and at the year-end 87 were under construction.

Over-all housing operations under the Veterans' Land Act from September 23, 1943 to December 31, 1946 involved appropriations, grants and loans totalling \$114.1 million against which the administration had expended \$80.5 million, \$23.0 million on new construction and \$57.5 million on the acquisition of land and existing buildings. New housing units completed during the period numbered 2,529 and 2,280 units were under construction at the end of 1946.

Canadian Farm Loan Act, 1927⁽¹⁾

The Canadian Farm Loan Act was enacted by Parliament in 1927 to meet the demand for improved agricultural credit facilities in the long-term mortgage field. This legislation as amended has been administered by the Canadian Farm Loan Board, commencing in January, 1929. It provides that loans may be made to farmers for the purpose of paying debts, purchasing livestock and farm equipment, making farm improvements, erecting new buildings, repairing buildings, providing for the expense of farm operation and assisting in the purchase of additional farm land.

Lending for house-construction under the Act to date has constituted only a minor portion of total operations by the Board. During 1946, of the 1,309 loans made amounting to \$3.4 million, house-construction and repairs accounted for \$74,000. In the eighteen years of its existence, the Board has approved loans amounting to \$62.4 million to 38,920 farmers (see Table 15).

The Farm Improvement Loans Act, 1944⁽²⁾

In August, 1944, The Farm Improvement Loans Act, 1944, was enacted to provide intermediate and short term credit to farmers for the improvement and development of farms and living conditions on farms. Lending operations under the Act commenced on March 1st, 1945. A detailed break-down of these operations insofar as they concern housing is not as yet available.

Home Extension Loans

Loan guarantees for home extensions are provided under Part IV of the National Housing Act. Operations under this section commenced on April 1st, 1946, with proclamation of this section. During the nine months of 1946 in which operations were carried out, 25 loans were approved, involving 53 new units, and an expenditure of \$76,315.

⁽¹⁾ *Canadian Farm Loan Act*, R.S.C., 1927, Chapter 66, was amended by *The Canadian Farm Loan Act Amendment Act*, 24—25 George V, Chapter 46 (1934) and by *The Canadian Farm Loan Act Amendment Act*, 25—26 George V, Chapter 16 (1935).

⁽²⁾ *The Farm Improvement Loans Act, 1944*, 8 George VI, Chapter 41, assented to August 15th, 1944.

Home Conversion Plan

Part II, Section 9B of the National Housing Act, 1944, provides for the operation of the Home Conversion Plan established by various Orders-in-Council commencing in April, 1943. The plan received statutory authority in the 1946 amendment of the National Housing Act, 1944. During three years of existence, the Home Conversion Plan has provided 2,096 housing units (including 28 rooms for transients) in 260 projects. Operations during 1946 were confined to the completion and administration of projects started previously. Capital disbursements for 1946 totalled \$142,000, making the total conversion costs to date \$5 million.

Emergency Shelter

In January, 1946, administration of the Emergency Shelter Order was transferred from the Wartime Prices and Trade Board to the Central Mortgage and Housing Corporation. Prior to this date, 1,051 emergency shelter units had been provided. During 1946, shelter units completed or nearing completion at the year-end numbered 7,602. For the most part, these shelter units were provided by Central Mortgage and Housing Corporation in co-operation with municipalities and universities by conversion of barracks and other available buildings.

Priorities Assistance for House-Building

Priorities assistance for building materials required by Government-approved, low-cost veterans' housing projects, and by individual veterans building their own homes, commenced in August, 1945, covering such items as plumbing supplies, nails, etc. Assistance was extended by the issuance of Order No. P.O. 11 on March 12, 1946. This order required suppliers of specified building products, with certain exceptions, to make prior shipment of APH-rated purchase orders for materials going into approved housing projects. Also in March, 1946, the use of the APH priority rating was further extended to individual veterans trying to complete their own homes without the priorities assistance available under the Veterans' Land Act. A new application form (PB-1046) was issued in order to provide priorities assistance on the minimum quantities of certain building materials required to permit occupancy of homes being built by veterans and whose homes were at least 75 per cent completed (later reduced to 50 per cent). On August 12, 1946, Order No. P.O. 11 was amended by Order No. P.O. 11A. Chief change was to make the APH priority rating effective back to the producer level for a number of building materials, and on February 1, 1947, Order No. P.O. 11B provided that priority ratings be assigned for practically all building materials and such ratings may be passed back in *all* cases to the producer level.

Programs receiving APH assistance during 1946 were:

Emergency Shelter

Individual Veterans (Form PB-1046)

Veterans' Land Act

Housing Enterprises of Canada Limited

Wartime Housing Limited

Integrated Housing Development
Prefabricated Houses
Military Hospitals
Military Health and Occupational Centres.

Over and above regular priorities assistance now being given to veterans' housing, a special drive was made by the Priorities Branch, Department of Reconstruction and Supply, in November and December, 1946, to complete homes which were being delayed because of a small number of items in short supply. As a result many additional homes were made ready for occupancy sooner than they would have been without this expediting. This drive is continuing throughout 1947.

During 1946, 25,788 new housing units received priority assistance for building materials, bringing the total to 36,606 since August, 1945 when the priority system was inaugurated (see Table 16).

Housing Research and Community Planning

Housing research and community planning was commenced in 1946 under Part V of the National Housing Act. Expenditures of \$118,550 were approved for economic and related research, \$30,000 for technical research, \$32,000 for architectural investigation, \$289,996 for community planning, and \$15,923 for educational work, or a total of \$486,469. Because a number of these projects cover a longer period than one year, actual expenditures amounting to \$160,375 are lower than the commitments made.⁽¹⁾

(1) For more detailed information see *Annual Report to the Minister of Reconstruction and Supply, Including a Report on the Operations of the National Housing Acts for the Year 1946*, Central Mortgage and Housing Corporation, Ottawa, March, 1947 pp. 22-23.

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 17 and 18)

Real Estate Lending

With residential and other civilian construction activity being curtailed during the war years, loans on real estate held by life insurance, trust and loan companies with Dominion registration declined from \$471 million in 1940 to \$371 million in 1945. This drop in mortgage investment by a major segment of Canada's lending institutions indicates also the improved financial position of borrowers which enabled them to reduce their commitments by more than one-fifth over a period of five years. While no final figures on mortgage lending are available for 1946, preliminary indications are that increased building activity both of residential and industrial character in that year was accompanied by an expanding volume of lending on real estate by lending institutions.

Bank Loans, 1946

The high level of construction activity is also illustrated by bank loans to contractors and others for building purposes which during 1946 totalled \$72 million, highest volume reported since detailed information on bank loans was first made available (1934). 1946 building loans were 50 per cent above the previous year's \$48 million (*total* bank loans were 26 per cent higher) and accounted for 5 per cent of *total* loans made by chartered banks in Canada, building's highest share of total loans on record.

SECTION 5.—BUILDING MATERIALS

(See Tables 19 and 20)

The production of most critical building materials during 1946 was well above output for the previous year (steel products excepted), many exceeded their 1939-1945 average, and a few registered all-time highs. Highest gains for the year (37-43 per cent above 1945 output) were reported by producers of brick, asphalt shingles, gypsum wall board and cement. Production of cast iron soil pipe and warm air furnaces was 22 and 23 per cent respectively above the previous year's output, and imports of window glass were 10 per cent higher. Sawn lumber output during 1946 was maintained at the 1945 peak level despite the loss of one month's production from the British Columbia mills resulting from the loggers' strike in that province. Steel pipe and wire nail production, reflecting the three-month strike in the major producers, was 29 and 16 per cent respectively below the 1945 level (see Figure 3).

Cement: The production of Portland cement during 1946 amounted to 10.7 million barrels (of 350 pounds). This represents an increase of 37 per cent over the previous year's output of 7.8 million barrels, 41 per cent above the 1939-1945 annual average of 7.6 million barrels and parallels peak production achieved by the industry during the late 'twenties.

Building Brick: A substantial improvement in brick production took place during 1946. The 1946 output of face and common brick amounted to 273 million bricks, 43 per cent above the 1945 production, 57 per cent above the 1939-1945 annual average of 174 million bricks and the highest volume since 1930 when some 320 million bricks were produced.

Sawn Lumber: Sawn lumber production during 1946 continued at the peak level attained during 1941, 1942 and 1945 when 4.9 billion board feet were produced annually, this in spite of the loss of one month's output from British Columbia mills during the loggers' strike in that province.

Glass: Imports of common, colourless window glass for the Canadian domestic market accelerated substantially during the last quarter of 1946 with the arrival of sizeable shipments from Czechoslovakia. Total imports for the year amounted to 44 million square feet, 10 per cent above 1945 imports and 13 per cent above the 1939-1945 annual average importation of 39 million square feet.

Cast Iron Soil Pipe and Fittings: The production of cast iron soil pipe and fittings during 1946 amounted to 25,300 tons, 22 per cent above volume for the previous year and 28 per cent above the 1939-1945 annual average of 19,700 tons. Although output of this item during 1946 was well above the prewar level, requirements greatly exceeded supply and throughout the year soil pipe headed the list of building materials reported in shortest supply. The effect of the steel strike is reflected in curtailed output during July, August and September as pig iron supplies at the foundries dwindled due to shutdowns in the major producers.

Steel Pipe, Tubes and Fittings: Steel pipe production which had recovered to the peak level of the 'twenties during the war years fell off sharply during 1946 due to the three-month strike in the industry. Output for the year amounted to 98,400 tons, 29 per cent below 1945 volume.

Wire Nails and Spikes: Production of wire nails and spikes during 1946 was affected by stoppages due to management-labour disputes. As a result, output at 58,900 tons in 1946 declined 16 per cent from its 1945 level.

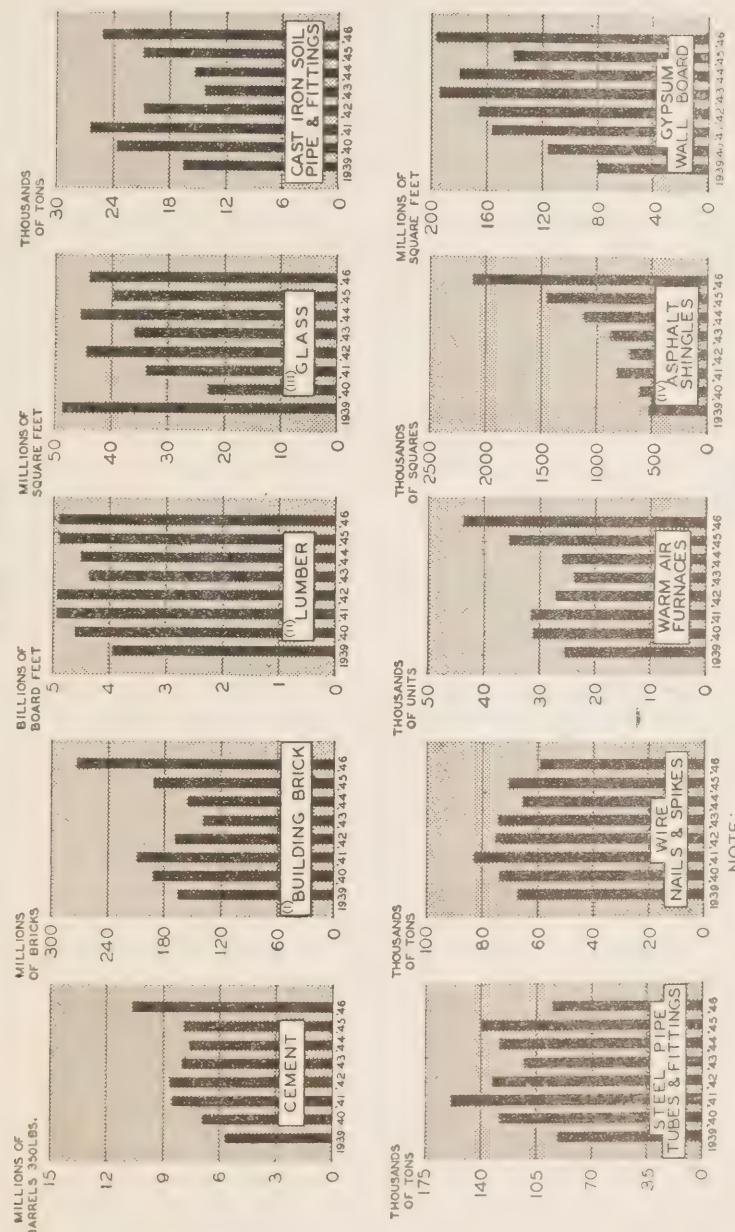
Warm Air Furnaces: The production of warm air furnaces reached an all-time high for the industry during 1946. Output for the year amounted to 43,400 complete units, an increase of 23 per cent over the 1945 volume of 35,200 units and well above the 1939-1945 annual average of 28,400 units.

Asphalt Shingles: The production of asphalt shingles (all weights) which has been accelerating since 1939 reached an all-time high of 2.1 million squares in 1946. This represents an increase of 43 per cent over the previous year and is more than double the annual average production during the war years.

Gypsum Wallboard: The 1946 output of this type of building board established an all-time high for the industry at 197 million square feet, exceeding slightly the war-time peak reached in 1943.

FIGURE 3

VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS
1939-1946



NOTE:

- (I) 1939 TO 1945 FACTORY SALES
- (II) IMPORTS
- (III) ESTIMATED 1945 AND 1946
- (IV) INCLUDES SIDING

SOURCE: SEE PART III

ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION.

SECTION 6.—BUILDING LABOUR (See Tables 21-23)

Employment, 1946

Increased construction activity during 1946 brought employment in the building industry close to the all-time high attained during 1943, and 43 per cent above the 1945 level, indicating that the switch from a war to peace-time footing in the industry has been largely accomplished.

Employment in the building industry, as reported by employers with 15 or more employees covering a broad field of building activity, industrial, commercial, institutional and residential, averaged a working force of 65,000 persons in the peak year of 1943. Despite the highly seasonal nature of the industry (the average peak of construction employment comes in September) employment figures for December 1st, 1946 totalled 78,000 persons as against 60,000 employed at December 1st, 1945. This would indicate that considerably more winter construction is being carried on. The *total* building labour force, however, is considerably in excess of these figures as they do not take into account the many small contractors and sub-contractors employing less than 15 workers. It is estimated that upwards of 250,000 on-site workers are actively engaged in the construction industry.⁽¹⁾

Labour Market, 1946

Little change is evident in the 1946 year-end position of supply and demand for building labour although employment in the industry (as mentioned above) was considerably higher than a year ago. The available supply of skilled and unskilled labour in the building trades as reported by the local offices of the Unemployment Insurance Commission totalled 12,145 persons at December 26, 1946 as compared to 12,333 unplaced applicants registered at the year-end 1945. The industry's demand for labour stood at 3,603 unfilled vacancies at the end of 1946 as compared to 3,906 job vacancies registered at the close of 1945.

Unskilled labour, carpenters, bricklayers and plumbers respectively were reported in highest demand, while most unplaced applicants were registered as carpenters and painters. Ontario provided 48 per cent and Quebec 27 per cent of the total demand for building labour in Canada. Looking at the supply side, however, Quebec led the five main regions of Canada with 30 per cent of the unplaced applicants, Ontario had 19 per cent and the remainder, 51 per cent, was shared equally by the Maritime, Prairie and Pacific regions.

Vocational and Apprenticeship Training

The number of apprentices in the building trades during 1946 was almost double that during 1945. With an unprecedented demand for skilled building mechanics and the return of veterans from overseas during 1946, enrolment in the Dominion-Provincial Training Scheme⁽²⁾ at December 31, 1946 totalled

⁽¹⁾ On the basis of a Labour Force Survey conducted by the Dominion Bureau of Statistics during the week November 3-9, 1946, total employment of on-site labour in the construction industry was estimated at 244,000 persons. *Press Release*, Dominion Bureau of Statistics, January 14, 1947.

⁽²⁾ Scheme instituted by the Dominion Government under Order in Council P.C. 8993—1944.

7,483 as compared to 3,815 apprentices reported in training at the year-end 1945. Highest enrolment is in the carpentry, electrical, and plumbing trades, with relatively few trainees in bricklaying, painting sheet metal, and plastering.

The effects of the Dominion-Provincial Training Scheme on the labour market are long-term, but shortened training requirements for veterans with previous experience, promise a small, though continuous flow of building mechanics beginning in 1947. At the close of 1946, of the 7,483 persons undergoing training 3,104 (mainly veterans) were enrolled in Vocational Training Schools taking a six-month course preparatory to starting on the third year of the four-year period required to reach journey-man status. Although veteran enrolment during 1947 is likely to fall off, it is expected that this will be more than compensated for by the increase in young applicants now taking the special 2-3 month trade training each year while attending vocational and technical schools throughout the provinces.

SECTION 7.—BUILDING COSTS

(See Tables 24-27)

Building Costs, 1946

The cost of house-building in Canada rose a further 7 per cent during 1946. This estimate is a weighted average for an individual housing unit based on a 5 per cent rise in the wholesale price of building materials during 1946 and a 9 per cent jump in 1946 average hourly wage rates paid to construction workers.

Building Costs, 1939-1946

Taking all factors into account, total building costs have risen between 56 and 71 per cent from 1939 to 1946. Since 1939, wholesale prices of building materials have increased 49 per cent, and hourly wage rates in the construction industry are 43 per cent higher. For the cost of an individual housing unit, this means an increase of 46 per cent. To this increase has to be added an allowance for lowered efficiency in the house-building industry owing to special conditions arising out of the war which have caused a further rise in overall construction costs. By 1945 these factors resulted in a decline of output per man-hour sufficient to raise construction costs by an additional 10 to 25 per cent⁽¹⁾. This decline in efficiency was mainly due to the dilution of the skilled working force by untrained or partly trained men and delays on the building site due to shortages of building materials. During 1946, more serious delays in the supply of building materials aggravated by the steel and other strikes added to this inefficiency factor bringing the total cost of contingencies of this sort since 1939 for most builders and contractors to lie within the upper limits of the 10 to 25 per cent range referred to above. Taking all factors into account, then, total construction costs for an individual housing unit have risen between 56 and 71 per cent since 1939. To illustrate, a house built in 1939 costing \$5,000 (exclusive of contractor's overhead and profit) would now cost close to \$8,000.

(1) *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, p. 11.

Building Material Prices, 1946

Wholesale prices of building materials during 1946 increased 5.2 per cent over the previous year. The composite index of wholesale prices of building materials (based on 111 commodities) which had remained at 144.8 throughout 1944 and 1945 (increases in certain items being offset by declines in others) rose 14.9 points to 159.7 by December, 1946, averaging 152.3 for the year, 5.2 per cent above the 1945 level (see Figure 4). A slightly smaller increase amounting to 4.8 per cent occurred in the composite index of wholesale prices of *all* commodities covering 510 items.

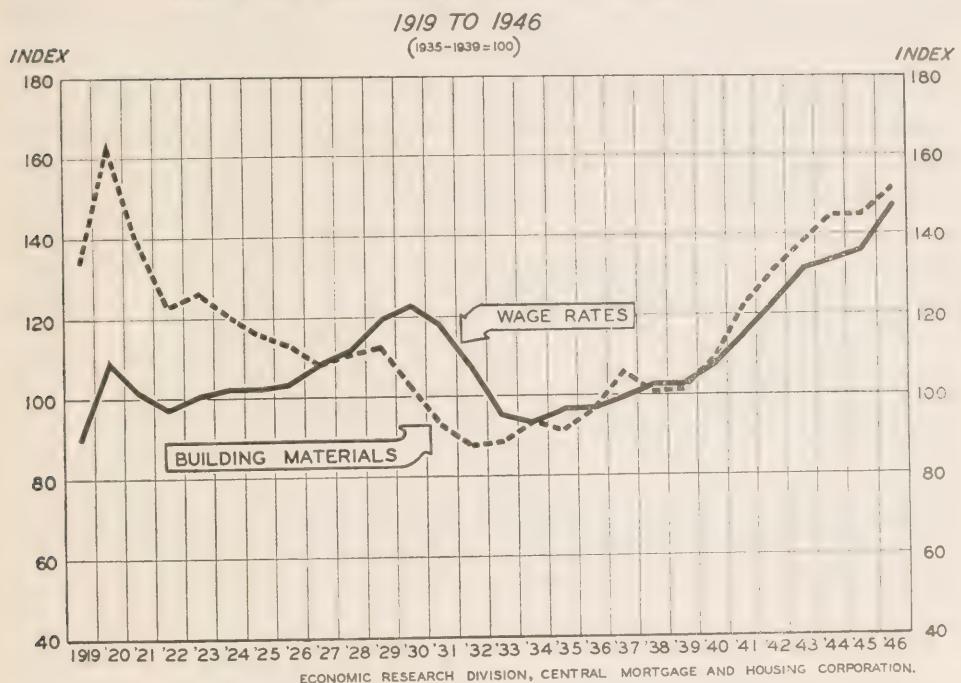
Major movements of the building material composite index took place in April and November reflecting in the main, price increases authorized in the lumber and steel industries. Highest price gains for the year were concentrated in the steel industry — wire nails were up 15.5 per cent, and 5 per cent increases were registered for steel pipe and range boilers. Lumber prices for the year were 5.4 per cent higher and paint materials 3.8 per cent higher. Brick, glass, and plaster were unchanged and cement prices declined fractionally.

Wage Rates of Construction Labour, 1946

Hourly wage rates paid to workers in the construction industry during 1946 were 9 per cent above the 1945 level. The Department of Labour's index rose from 131.2 in 1945 to 143.2 for 1946, an overall increase in construction hourly wage rates paid of 9.1 per cent (see Figure 4.) Annual earnings of construction workers, however, increased beyond the above-mentioned rise, because of the higher level of employment in the industry, less seasonal unemployment and less time lost in changing jobs due to the heavy demand for skilled building labour (see Section 6).

Table 25 showing the breakdown of the composite index of wage rates in the construction industry by trades indicates that highest gains during the year were made by skilled tradesmen (8-12 per cent over 1945 rates). Wage rates for unskilled labour were 6 per cent higher than those prevailing in 1945.

FIGURE 4
TRENDS OF WHOLESALE PRICES OF BUILDING
MATERIALS AND WAGE RATES
IN THE CONSTRUCTION INDUSTRY



Rent and the Cost of Living, 1946

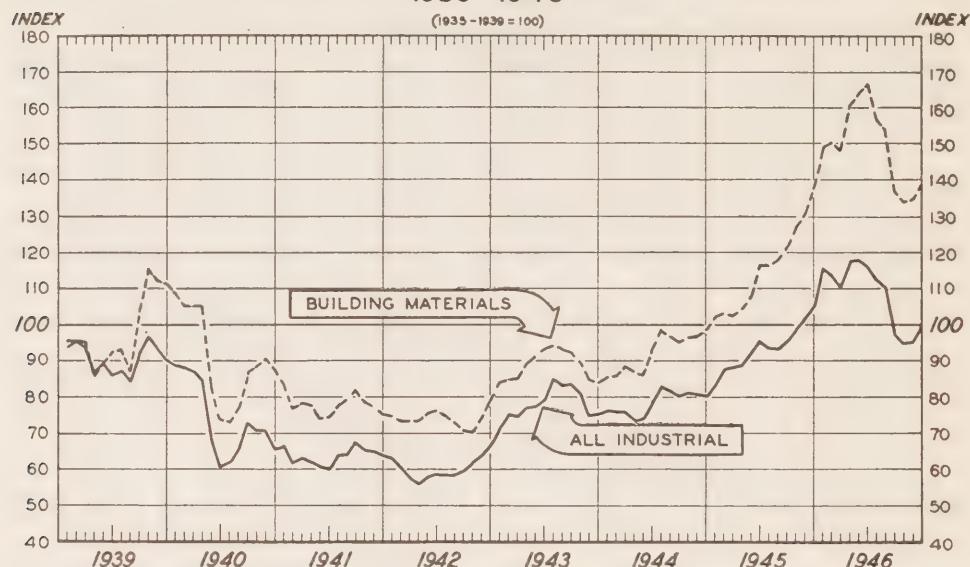
Rentals in Canada during 1946, remaining under government control, increased only fractionally. Total increase since controls went into effect in 1941 is 3 per cent, and since 1939, 8.6 per cent.

The Canadian cost of living index moved upwards from the 1945 average for the year of 119.5 to average 123.6 during 1946, an increase of 3 per cent, and 22 per cent above the pre-war level.

Common Stock Prices — Building Materials and Other Industries, 1946

The Canadian investors' index of building material common stock prices, reflects the expectations of investors with regard to future prospects of the industry, together with other extraneous factors, including political, financial and psychological factors. The index for 1946 was some 29 per cent above the 1945 level, as compared to a 16 per cent rise in the index of all industrial common stock prices. The investors' index of building materials fluctuated from 149.0 in January to a high of 167.0 in June, declined to a low for the year of 133.9 in October and recovered to 138.4 by December. Average for the year was 149.6 or 29 per cent above the 1945 average of 116.0, 52 per cent above the 1939 level (see Figure 5).

FIGURE 5
 INVESTORS' INDEXES OF BUILDING MATERIALS
 AND ALL INDUSTRIAL COMMON STOCK PRICES - CANADA
 1939-1946



SOURCE: SEE PART III

ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION

PART II.
TABULAR MATERIAL*

*Sources of tables shown in Part II together with explanatory notes will be found in Part III

SECTION 1
POPULATION TRENDS

TABLE 1.—POPULATION TRENDS, CANADA, 1939–1945
(In Thousands)

Year	Population		Births	Marriages	Divorces	Deaths	
	27 Major Cities (Population of 30,000 and over)	Canada				Married Persons	Total
1939	3,480	11,267	229	104	2.1	45	109
1940	3,506	11,381	244	123	2.4	47	111
1941	3,566	11,507	255	122	2.5	48	115
1942	3,653	11,654	272	127	3.1	48	113
1943	3,791	11,812	284	111	3.3	49	119
1944	3,946	11,975	284	101	3.8	49	116
1945	4,013 ⁽¹⁾	12,119	288	108 ⁽²⁾	5.1 ⁽²⁾	49	113

⁽¹⁾ Preliminary.

⁽²⁾ Revised.

TABLE 2.—BIRTH, DEATH, MARRIAGE AND DIVORCE RATES, CANADA
1939–1945
(Per Thousand of Population)

Year	Birth Rate	Death Rate	Marriage Rate	Divorce Rate
1939.....	20.3	9.7	9.2	.019
1940.....	21.4	9.8	10.8	.021
1941.....	22.2	10.0	10.6	.022
1942.....	23.3	9.7	10.9	.027
1943.....	24.0	10.1	9.4	.028
1944.....	23.7	9.7	8.4	.032
1945.....	23.8	9.3	8.9	.042

TABLE 3.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES
 IN CITIES, TOWNS AND VILLAGES
 WITH POPULATION OF 10,000 AND OVER, CANADA,
 1939-1946
 (In Thousands)

Period	Births	Deaths	Marriages
1939.....	86.1	52.6	51.5
1940.....	97.5	55.1	63.6
1941.....	106.7	54.8	63.8
1942.....	123.6	55.6	70.7
1943.....	134.8	59.6	60.6
1944.....	134.2	58.8	53.6
1945—January.....	11.2	5.4	3.2
February.....	10.2	4.7	3.1
March.....	11.8	5.4	2.7
April.....	11.8	4.8	3.8
May.....	11.6	4.8	4.3
June.....	11.9	4.7	7.3
July.....	12.6	4.8	6.6
August.....	11.3	4.6	5.5
September.....	11.3	4.6	6.1
October.....	12.0	5.0	5.8
November.....	10.8	5.0	4.6
December.....	11.1	5.4	4.9
Year.....	137.6	59.2	57.9
1946—January.....	11.7	5.9	3.8
February.....	10.7	5.2	4.1
March.....	11.5	5.3	4.1
April.....	13.3	5.1	4.7
May.....	13.8	5.1	6.0
June.....	13.5	4.6	8.8
July.....	14.2	5.0	7.6
August.....	14.8	4.6	6.8
September.....	14.2	4.5	7.9
October.....	14.8	5.0	6.9
November.....	14.2	5.2	5.3
December.....	14.4	5.2	5.2
Year.....	161.1	60.7	71.2

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 4.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940–1946

Period	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Dwelling Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Dwelling Units	Total
1940	50.1	7.4	57.5	—	—	—
1941	61.1	8.9	70.0	—	—	—
1942	44.6	8.5	53.1	601	14,326	14,927
1943	41.2	8.7	49.9	1,164	12,019	13,183
1944	70.7	12.2	82.9	4,203	19,492	23,695
1945—Jan.	1.9	.5	2.4	163	643	806
Feb.	2.8	.7	3.5	308	791	1,099
Mar.	6.4	.9	7.3	296	1,446	1,742
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
Apr.	9.7	1.2	10.9	495	2,143	2,638
May	12.4	1.5	13.9	528	2,740	3,268
June	11.8	1.4	13.2	416	2,620	3,036
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
July	11.8	1.2	13.0	529	2,499	3,028
Aug.	10.2	1.4	11.6	472	2,274	2,746
Sept.	11.9	1.1	13.0	369	2,706	3,075
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
Oct.	11.6	1.1	12.7	590	2,427	3,017
Nov.	9.2	.7	9.9	450	2,045	2,495
Dec.	5.8	.7	6.5	302	1,311	1,613
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total—1945	105.5	12.4	117.9	4,918	23,645	28,563
1946 ⁽¹⁾ —Jan.	7.4	.8	8.2	284	1,739	2,023
Feb.	7.3	.7	8.0	182	1,782	1,964
Mar.	18.9	1.8	20.7	648	4,067	4,715
1st Quarter	33.6	3.3	36.9	1,114	7,588	8,702
Apr.	28.8	2.5	31.3	989	6,701	7,690
May	23.2	2.3	25.5	625	5,348	5,973
June	17.8	2.0	19.8	445	3,913	4,358
2nd Quarter	69.8	6.8	76.6	2,059	15,962	18,021
July	14.5	1.8	16.3	533	3,148	3,681
Aug.	16.2	1.6	17.8	505	3,426	3,931
Sept.	14.1	1.4	15.5	518	2,801	3,319
3rd Quarter	44.8	4.8	49.6	1,556	9,375	10,931
Oct.	14.8	1.7	16.5	574	3,097	3,671
Nov.	11.9	.9	12.8	803	1,975	2,778
Dec.	7.4	.6	8.0	168	1,026	1,194
4th Quarter	34.1	3.2	37.3	1,545	6,098	7,643
Total—1946	182.3	18.1	200.4	6,274	39,023	45,297

⁽¹⁾ Revised

TABLE 5.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
CONSTRUCTION CONTRACTS AWARDED, 1939–1946

Period	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Dwelling Units		
	Apartments	All Other Residential Dwellings	Total	(¹) Apartments	All Other Residential Dwellings	Total
1939	9.8	57.7	67.5	2,342	21,559	23,901
1940	8.5	59.2	67.7	1,924	20,554	22,478
1941	6.2	86.2	92.4	1,267	29,140	30,407
1942	.9	78.4	79.3	167	29,823	29,990
1943	.9	78.2	79.1	165	29,720	29,885
1944	8.8	122.4	131.2	1,545	36,725	38,270
1945—Jan.	.0	4.3	4.3	9	1,084	1,093
Feb.	.3	6.0	6.3	48	1,658	1,706
Mar.	.4	8.9	9.3	75	2,266	2,341
1st Quarter	.7	19.2	19.9	132	5,008	5,140
Apr.	1.2	15.4	16.6	213	3,869	4,082
May	1.0	23.4	24.4	180	6,080	6,260
June	.4	31.7	32.1	64	8,260	8,324
2nd Quarter	2.6	70.5	73.1	457	18,209	18,666
July	.8	22.4	23.2	134	5,443	5,577
Aug.	.4	19.8	20.2	77	4,951	5,028
Sept.	.5	19.0	19.5	77	4,904	4,981
3rd Quarter	1.7	61.2	62.9	288	15,298	15,586
Oct.	.6	14.6	15.2	97	3,726	3,823
Nov.	.5	16.1	16.6	84	4,033	4,117
Dec.	.2	8.1	8.3	33	2,070	2,103
4th Quarter	1.3	38.8	40.1	214	9,829	10,043
Total—1945	6.3	189.7	196.0	1,091	48,344	49,435
1946—Jan.	.8	3.9	4.7	137	909	1,046
Feb.	.4	8.9	9.3	60	1,786	1,846
Mar.	.6	15.1	15.7	97	2,523	2,620
1st Quarter	1.8	27.9	29.7	294	5,218	5,512
Apr.	2.7	24.2	26.9	444	4,674	5,118
May	2.4	29.8	32.2	397	5,981	6,378
June	.6	22.0	22.6	101	4,662	4,763
2nd Quarter	5.7	76.0	81.7	942	15,317	16,259
July	1.8	19.3	21.1	305	4,183	4,488
Aug.	3.1	16.1	19.2	508	2,895	3,403
Sept.	2.4	11.1	13.5	401	2,095	2,496
3rd Quarter	7.3	46.5	53.8	1,214	9,173	10,387
Oct.	2.0	19.6	21.6	323	4,040	4,363
Nov.	1.0	15.0	16.0	173	2,716	2,889
Dec.	1.2	9.0	10.2	194	1,698	1,892
4th Quarter	4.2	43.6	47.8	690	8,454	9,144
Total—1946	19.0	194.0	213.0	3,140	38,162	41,302

(1) Estimated. For method used, see p. 57.

TABLE 6.—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION, (1) CANADA,
1945-1946

Year	Urban(2)	Rural	Total
1945(3)	34,617	13,150	47,767
1946(4)	44,700	17,800	62,500

(1) Includes conversions.

(2) Includes some rural municipalities forming parts of metropolitan areas.

(3) Revised.

(4) Preliminary.

TABLE 7.—NUMBER OF DWELLING UNITS UNDER CONSTRUCTION, CANADA,
BY TYPE OF DWELLING AND STATE OF COMPLETION,
AS AT DECEMBER 31, 1946.

Type of Dwelling	State of Completion (Number of Dwelling Units)					Total
	Excavated	Ground Floor Joists In	Sheathed	Roof Comple- ted	Interior Trim In- complete	
Municipalities—population 5,000 and over(1):						
1. Single House.....	3,130	2,350	2,100	6,280	7,150	21,010
2. Double, or Duplex..	160	180	260	380	480	1,460
3. Row or Terrace.....	60	60	130	120	140	510
4. Apartment or Flats..	400	770	670	800	1,480	4,120
5. Other.....	—	30	40	100	220	390
Sub-total.....	3,750	3,390	3,200	7,680	9,470	27,490
Total-Canada(2)	5,700	4,890	4,250	10,010	15,430	40,280

(1) Actual count.

(2) Estimated. Breakdown by type of dwelling not available on a comparable basis.

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 8—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944.
NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER
OF HOUSING UNITS FINANCED,
FEBRUARY 1, 1945—DECEMBER 31, 1946⁽¹⁾

Period	Number of Loans ⁽²⁾	Number of Housing Units ⁽²⁾	Amount of Loan ⁽²⁾
			\$000.
1945—February.....	572	572	2,368
March.....	314	314	1,303
1st Quarter ⁽³⁾	907	907	3,747
April.....	507	524	2,257
May.....	474	528	2,278
June.....	571	757	3,083
2nd Quarter.....	1,552	1,809	7,618
July.....	578	599	2,595
August.....	468	551	2,306
September.....	312	361	1,486
3rd Quarter.....	1,358	1,511	6,387
October.....	481	554	2,260
November.....	623	669	2,735
December.....	242	266	1,161
4th Quarter.....	1,346	1,489	6,156
Sub-total—Feb. 1—Dec. 31, 1945.....	5,142	5,695	23,832
Total—Jan. 1—Dec. 31, 1945 ⁽³⁾	5,163	5,716	23,907
1946 ⁽⁴⁾ —January.....	269	313	1,340
February.....	317	468	2,089
March.....	297	321	1,402
1st Quarter.....	883	1,102	4,831
April.....	949	1,375	6,148
May.....	1,168	1,958	9,475
June.....	1,094	1,857	8,915
2nd Quarter.....	3,211	5,190	24,538
July.....	869	1,842	9,266
August.....	738	1,086	5,249
September.....	802	1,273	5,729
3rd Quarter.....	2,409	4,201	20,244
October.....	618	826	3,852
November.....	719	1,033	4,851
December.....	587	647	2,911
4th Quarter.....	1,924	2,506	11,614
Sub-total—1946.....	8,427	12,999	61,227
Total—Feb. 1, 1945—Dec. 31, 1946.....	13,569	18,694	85,058

⁽¹⁾ For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, Ottawa, October, 1946, p. 29.

⁽²⁾ Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustment (see Table 9).

⁽³⁾ Totals include approvals during January, 1945, under the National Housing Act, 1938.

⁽⁴⁾ Revised.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NET AND GROSS LOANS APPROVED BY TYPE OF PROJECT, 1946

Type of Project	Number of Loans	Number of Units	Amount \$	Average Loan Per Unit \$
<i>N.H.A. 1944, Part I Housing for Home Owners</i>				
Owner occupancy.....	2,517	2,517	11,217,060	4,457
For sale.....	2,169	2,169	10,313,160	4,755
Integrated housing.....	2,241	2,241	10,287,340	4,591
Sub-total	6,927	6,927	31,817,560	4,593
<i>N.H.A. 1944, Part II Housing for Rental Purposes</i>				
For rent.....	105	884	3,816,940	4,318
For sale.....	42	107	402,600	3,763
Integrated housing.....	205	410	1,525,200	3,720
Housing Enterprises Ltd.....	32	3,299	17,397,410	5,274
Other limited dividend corporations.....	2	136	625,830	4,602
Sub-total	386	4,836	23,767,980	4,915
Total Net Loans.....	7,313	11,763	55,585,540	4,725
Cancellations, Reinstatements and Adjustments.....	1,114	1,236	5,641,000	4,564
Total Gross Loans.....	8,427	12,999	61,226,540	4,710

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE
APRIL 1, 1941—DECEMBER 31, 1946

Period	Projects	Completed Construction		Actual Expenditure (\$'000)				Total	
		Number		Housing	Supple- mentary Building	Land, Improvements and Other Outlay			
		Housing Units	Supple- mentary Buildings						
1941 (Apr. 1— Dec. 31)	13	1,666	4	7,863	463	2,364	10,690		
1942	29	7,635	74	21,721	2,794	5,914	30,429		
1943	20	6,326	113	16,938	7,712	5,497	30,147		
1944	3	1,591	51	4,858	2,585	1,927	9,370		
Sub-total	65	17,218	242	51,380	13,554	15,702	80,636		
1945									
Jan.	9	141	0	548	30	94	708		
Feb.	12	255	0	425	23	78	526		
Mar.	12	303	1	957	64	199	1,220		
1st Quarter	—	699	1	1,966	117	371	2,454		
April	9	220	0	54	3	9	66		
May	7	123	0	62	11	14	87		
June	5	128	0	248	8	78	334		
2nd Quarter	—	471	0	364	22	101	487		
July	1	35	0	404	2	21	427		
Aug.	1	7	0	492	32	55	579		
Sept.	1	1	3	614	4	126	744		
3rd Quarter	—	43	3	1,510	38	202	1,750		
Oct.	4	65	0	1,230	19	53	1,302		
Nov.	4	88	1	1,914	21	103	2,038		
Dec.	8	190	0	2,577	8	139	2,724		
4th Quarter	—	343	1	5,721	48	295	6,064		
Sub-total	—	1,556	5	9,561	225	969	10,756		
1946									
Jan.	11	193	1	2,631	14	124	2,769		
Feb.	18	288	0	2,545	7	168	2,720		
Mar.	23	852	1	4,648	7	120	4,775		
1st Quarter	—	1,333	2	9,824	28	412	10,264		
Apr.	29	742	0	548	1	17	566		
May	33	758	0	2,083	1	57	2,141		
June	31	767	0	2,604	0	142	2,746		
2nd Quarter	—	2,267	0	5,235	2	216	5,453		
July	28	486	0	2,802	9	266	3,077		
Aug.	31	570	0	3,683	5	262	3,950		
Sept.	9	494	2	2,962	1	292	3,255		
3rd Quarter	—	1,550	2	9,447	15	820	10,282		
Oct.	4	510	0	2,789	0	189	2,987		
Nov.	10	501	2	2,781	1	252	3,034		
Dec. (1)	4(2)	836	3	4,333	0	284	4,617		
4th Quarter (1)	—	1,847	5	9,912	1	725	10,638		
Sub-total (1)	—	6,997	9	34,418	46	2,173	36,637		
TOTAL (1)	—	25,771	310(3)	95,357	13,825	18,846	128,028		

(1) Preliminary.

(2) Number of municipalities in which projects have been completed as at December 31, 1946, total 92.

(3) Includes 54 additional buildings not previously reported.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED
 CONSTRUCTION IN PROGRESS, BY UNITS,
 JANUARY 31, 1945—DECEMBER 31, 1946

At End of Month	Construction in Progress		
	Projects	Number	
		Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	4
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,630	0
June.....	83	5,724	0
July.....	90	6,063	2
August.....	88	5,569	3
September.....	78	5,613	5
October.....	86	5,616	12
November.....	83	5,137	10
December.....	80 ⁽¹⁾	4,660	9

(1) Number of municipalities in which projects were in progress at December 31, 1946, total 59.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED
HOUSING UNITS UNDER CONSTRUCTION BY TWENTY-THREE STAGES
CONSTRUCTION AS AT DECEMBER 31, 1946.

Item	Stage of Construction yet to be completed	Number of Housing Units
1.	Excavation.....	594
2.	Foundation.....	746
3.	Water and sewer under building.....	1,166
4.	Framing.....	1,460
5.	Doors, frames and window sash.....	1,934
6.	Chimneys.....	1,836
7.	Roofs shingled.....	2,022
8.	Plumbing roughed in.....	2,432
9.	Wiring roughed in.....	2,652
10.	Insulation.....	2,696
11.	Wall and ceiling board and taping.....	3,285
12.	Finished flooring laid.....	3,368
13.	Exterior finish, including siding and trim.....	2,569
14.	Porches.....	2,155
15.	Interior trim.....	3,792
16.	Interior painting.....	4,333
17.	Hardware.....	4,254
18.	Plumbing fixtures.....	4,393
19.	Electrical work complete.....	4,393
20.	Exterior painting.....	4,580
21.	Water and sewer to main.....	2,787
22.	Electrical services connected.....	4,529
23.	Final inspection.....	4,660

TABLE 13.—OPERATIONS UNDER VETERANS' LAND ACT, 1942,
NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED
BY TYPES OF PROJECT
SEPTEMBER 23, 1943—DECEMBER 31, 1946

Type of Project	Number of Grants and Loans	Projects, Grants and Loan Applications Approved			
		Amount of Appropriations, Grants and Loans Approved (\$000)			
		New Construction		Land and Existing Buildings	Total
		Housing	Repair and Other Services		
1. Sub-division Projects: Sept. 23, 1943—Sept. 30, 1946	—	16,245	2,968	1,278	20,491
Oct.	—	93	22	105	220
Nov.	—	19	11	11	41
Dec.	—	635	4	4	643
Sub-total	— ⁽¹⁾	16,992	3,005	1,398	21,395
2. Small Holdings: Sept. 23, 1943—Sept. 30, 1946	7,879	12,897	1,935	18,974	33,806
Oct.	958	1,326	199	2,956	4,481
Nov.	735	928	108	2,338	3,374
Dec.	347	1,291	93	1,557	2,941
Sub-total	9,919	16,442	2,335	25,825	44,602
3. Full-Time Farming: Sept. 23, 1943—Sept. 30, 1946	9,145	744	1,952	32,833	35,529
Oct.	1,147	103	241	4,022	4,366
Nov.	1,117	103	153	3,959	4,215
Dec.	438	59	105	2,022	2,186
Sub-total	11,847	1,009	2,451	42,836	46,296
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: Sept. 23, 1943—Sept. 30, 1946					
Oct.	799	396	471	359	1,226
Nov.	136	50	81	73	204
Dec.	145	124	76	41	241
Sub-total	61	34	47	48	129
5. Total—All Projects: Sept. 23, 1943—Sept. 30, 1946	17,823	30,282	7,326	53,444	91,052
Oct.	2,241	1,572	543	7,156	9,271
Nov.	1,997	1,174	348	6,349	7,871
Dec.	846	2,019	249	3,631	5,899
Total	22,907	35,047	8,466	70,580	114,093

⁽¹⁾ Number of projects for which appropriations have been made during the period total 208, representing 2,688 housing units.

TABLE 14.—OPERATIONS UNDER VETERANS' LAND ACT, 1942,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE
BY TYPES OF PROJECT,
SEPTEMBER 23, 1943—DECEMBER 31, 1946

Type of Project	Construction		Expenditure (\$000)		
	Housing Units Completed	Housing Units under Construction	New Construction	Land and Existing Buildings	Total
			Housing Units Completed, Current Construction, Repairs and Other Services		
1. Sub-division Projects: Sept. 23, 1943—Sept. 30, 1946	1,502	1,172	16,105	1,278	17,383
Oct.	255	917	653	105	758
Nov.	330	587	579	11	590
Dec.	203	398	338	4	342
Sub-total.....	2,290	—	17,675	1,398	19,073
2. Small Holdings: Sept. 23, 1943—Sept. 30, 1946	73	1,080	2,053	14,284	16,337
Oct.	17	1,258	738	2,700	3,438
Nov.	16	1,391	747	2,322	3,069
Dec.	43	1,603	861	2,818	3,679
Sub-total.....	149	—	4,399	22,124 ⁽¹⁾	26,523 ⁽¹⁾
3. Full-Time Farming: Sept. 23, 1943—Sept. 30, 1946	27	127	408	22,126	22,534
Oct.	9	157	96	4,033	4,129
Nov.	13	188	89	4,091	4,180
Dec.	10	192	119	3,464	3,583
Sub-total.....	59	—	712	33,714 ⁽¹⁾	34,426 ⁽¹⁾
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: Sept. 23, 1943—Sept. 30, 1946	5	40	76	200	276
Oct.	3	62	38	29	67
Nov.	12	86	55	40	95
Dec.	11	78	38	34	72
Sub-total.....	31	—	207	303	510
5. Total—All Projects: Sept. 23, 1943—Sept. 30, 1946	1,607	2,419	18,642	37,888	56,530
Oct.	284	2,394	1,525	6,867	8,392
Nov.	317	2,252	1,470	6,464	7,934
Dec.	267	2,280	1,356	6,320	7,676
Total—Sept. 23, 1943—Dec. 31, 1946.....	2,529	—	22,993	57,539	80,532

(1) In addition to the amounts shown in the last two columns for Small Holdings and Full Time Farming there was an expenditure for Mortgage Loans under Section 13 of the Veteran's Land Act of \$69,117 at the end of September, \$3,407 for October, \$13,100 in November, and \$17,776 in December.

TABLE 15.—LENDING OPERATIONS UNDER THE
CANADIAN FARM LOAN ACT, 1927
MAY 1, 1929—DECEMBER 31, 1946

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement Of Existing Structures		Other Purposes		Total	
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans (1)	Amount of Loans (\$000)
May 1, 1929—Mar. 31, 1945	—	—	—	—	—	—	36,807	57,018
1945 Apr. 1,— Dec. 31	53	48	25	10	794	1,973	804	2,031
1946								
Jan.	3	3	4	1	65	162	65	166
Feb.	1	3	1	1	25	58	25	61
Mar.	1	0	0	0	23	62	23	62
1st Quarter	5	6	5	2	113	282	113	289
Apr.	2	4	0	0	26	64	27	67
May	9	8	1	1	120	333	123	343
June	8	6	10	8	164	389	167	403
2nd Quarter	19	18	11	9	310	786	317	813
July	10	8	7	2	168	389	168	399
Aug.	6	3	7	3	142	346	142	352
Sept.	4	4	2	0	135	345	136	350
3rd Quarter	20	15	16	5	445	1,080	446	1,101
Oct.	5	5	8	3	145	399	146	406
Nov.	6	5	5	3	147	396	147	405
Dec.	2	1	4	3	139	369	140	372
4th Quarter	13	11	17	9	431	1,164	433	1,183
Sub-total-1946	57	49	49	25	1,299	3,311	1,309	3,386
Total	—	—	—	—	—	—	38,920	62,435

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

TABLE 16.—NUMBER OF HOUSING UNITS RECEIVING PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'S),
BY TYPES OF PROJECT, AUGUST 23, 1945—DECEMBER 31, 1946

Period	Veterans' Land Act, 1942	Wartime Housing Limited	Housing Enterprises of Canada, Limited	Integrated Housing Development	P.B.-1046	Prefabricated houses	Miscellaneous		Total
							New	Conversion	
1945	2,451	3,475	—	—	—	—	—	—	5,926
Aug.	180	1,125	—	—	—	—	—	—	1,305
Sept.	6	310	—	—	—	—	—	—	316
Oct.	20	2,013	—	—	—	—	—	—	2,033
Nov.	—	—	—	—	—	1,000	238	—	1,238
Dec.	—	—	—	—	—	—	—	—	—
Sub-total	2,657	6,923	—	—	—	1,000	238	—	10,818
1946	—	—	—	—	—	—	—	—	—
Jan.	14	25	—	—	—	—	—	—	25
Feb.	—	106	—	256	—	—	—	—	405
Mar.	—	—	—	—	—	—	—	—	—
Apr.	155	1,167	120	—	—	—	—	—	2,042
May	165	1,004	508	568	17	104	15	—	—
June	149	412	607	633	159	193	113	2,879	—
July	266	980	1,170	269	507	600	89	63	2,696
Aug.	243	71	388	362	754	—	66	622	4,220
Sept.	223	196	57	395	1,094	35	187	339	2,752
Oct.	245	708	143	113	1,147	—	157	516	2,409
Nov.	185	391	322	322	50	228	274	274	3,284
Dec.	58	150	—	43	1,059	246	149	858	3,487
Sub-total	—	—	—	—	1,165	—	132	41	1,589
1946	1,703	5,210	3,315	3,238	7,216	1,035	1,245	2,826	25,788
Total	4,360	12,133	3,315	3,238	7,216	2,035	1,483	2,826	36,606

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 17.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—
LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES
WITH DOMINION REGISTRATION, CANADA, 1939–1945⁽¹⁾
(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1939	346.3	96.3	27.2	469.8
1940	350.9	93.6	26.8	471.3
1941	351.3	90.4	26.0	467.7
1942	341.2	86.5	25.1	452.8
1943	320.7	80.0	23.4	424.1
1944	292.9	73.7	22.5	389.1
1945 ⁽²⁾	279.9	69.4	22.1	371.4

⁽¹⁾ Revised to include real estate held under agreements of sale. Mortgage loans and sale agreements held abroad by Canadian companies are excluded.

⁽²⁾ Preliminary.

TABLE 18.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS
MADE BY CHARTERED BANKS, CANADA,
1939–1946
(Millions of Dollars)

Year	Class of Loans					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1939	45.8	268.4	220.0	609.3	1,143.5	4.0
1940	52.1	289.1	207.3	636.3	1,184.8	4.4
1941	50.4	340.3	214.1	670.3	1,275.1	4.0
1942	49.4	340.1	147.8	569.0	1,106.3	4.5
1943	45.5	295.8	166.8	569.7	1,077.8	4.2
1944	39.0	267.0	209.5	534.1	1,049.6	3.7
1945	47.6	180.8	337.3	573.8	1,139.5	4.2
1946	71.8	177.5	382.4	807.2	1,438.9	5.0

SECTION 5

TABLE 19.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA
1939-1946
(In Units Specified)

Period	Cement Millions of Barrels of 350 lbs.	Building Brick Millions of Bricks	Sawn Lumber Millions of Ft. B.M.	Glass ⁽¹⁾ Millions of Sq. Ft.	Cast Iron Soil Pipe and Fittings Thousands of Tons	Steel Pipe Tubes and Fittings Thousands of Tons	Wire Nails and Spikes Thousands of Tons	Warm Air Furnaces Thousands of Units	Asphalt Shingles ⁽²⁾ (all weights) Thousands of Squares	Gypsum Wallboard Millions of Sq. Ft.
1939	5.7	165.0 ⁽²⁾	3,976.9	48.8	16.5	90.5	66.5	25.1	524.1	78.1
1940	6.9	191.2 ⁽²⁾	4,629.1	22.7	23.7	128.0	73.3	30.9	613.2	114.5
1941	8.5	208.9 ⁽²⁾	4,941.1	33.8	26.4	158.4	82.6	31.4	794.7	154.8
1942	8.6 ^a	169.3 ⁽²⁾	4,935.1	44.1	20.7	132.5	74.4	27.1	689.9	164.4
1943	8.0	138.7 ⁽²⁾	4,363.6	36.1	14.2	112.2	73.6	23.5	862.0	192.2
1944	7.6	155.3 ⁽²⁾	4,512.2	45.3	15.3	128.3	64.9	25.8	1,106.6	179.2
1945	7.8	190.7 ⁽¹⁾	4,900.0	39.8	20.8	139.0	70.0	35.2	1,443.0	140.0
1946										
Jan.	8	14.5 ⁽¹⁾	339.5 ⁽³⁾	2.7	2.3	14.7	6.4	3.7	124.7	13.1
Feb.	6	13.6 ⁽¹⁾	353.4 ⁽³⁾	2.2	2.1	9.7	5.5	3.0	128.5	13.4
Mar.	7	14.6 ⁽¹⁾	385.8 ⁽³⁾	2.8	2.2	4.8	5.6	3.7	161.0	16.1
Apr.	9 ⁽¹⁾	16.7 ⁽¹⁾	339.5 ⁽³⁾	3.4	2.3	9.0 ⁽¹⁾	6.3	3.8	137.0	15.7
May	1.0	24.5 ⁽¹⁾	394.8 ⁽³⁾	2.5	2.3	7.8	6.7 ⁽¹⁾	3.7	195.9	18.2
June	1.0	25.5 ⁽¹⁾	424.0 ⁽³⁾	3.2	1.8	6.2 ⁽¹⁾	5.8 ⁽¹⁾	3.7	153.8	16.2
July	1.1	28.8 ⁽¹⁾	590.5 ⁽³⁾	2.8	1.6	7.0 ⁽¹⁾	4.1 ⁽¹⁾	3.0	177.7	15.7
Aug.	1.0	29.8 ⁽¹⁾	589.5 ⁽³⁾	3.6	1.9	6.9	2.1 ⁽¹⁾	3.6	177.2	17.7
Sept.	1.0	28.0 ⁽¹⁾	473.3 ⁽³⁾	5.4	2.0	4.4	1.6	3.5	205.9	15.5
Oct.	1.0	29.1 ⁽¹⁾	413.9 ⁽³⁾	4.3	2.3	9.9	3.0	3.8	219.5	18.9
Nov.	1.0	25.4 ⁽¹⁾	330.1 ⁽³⁾	7.6	2.3	8.2	6.0	4.1	209.4	19.0
Dec.	.7	22.8 ⁽¹⁾	277.2 ⁽³⁾	3.2	2.2	9.8	5.8	3.8	172.3	17.2
Year	10.7	273.3 ⁽¹⁾	4,911.5 ⁽³⁾	43.7	25.3	98.4	58.9	43.4	2,062.9	196.7

⁽¹⁾ Revised.
⁽²⁾ Factory Sales.
⁽³⁾ Preliminary Estimate.
^a Imports only.
⁽⁴⁾ Including Siding.

TABLE 20.—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA,
1939-1945
(Million of Dollars)

Year	Cement ⁽¹⁾	Building Brick ⁽¹⁾	Sawn Lumber	Glass ⁽²⁾	Cast Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes ⁽¹⁾	Paints, Pigments and Varnishes ⁽¹⁾	Cast Iron Enamelled Sanitary Ware	Electrical Apparatus and Fixtures
1939 ⁴⁵	8.5	2.7	78.3	1.2	1.1	8.1	5.5	25.9	2.7	89.1
1940.	11.8	3.3	106.0	1.0	1.6	11.5	5.6	30.1	2.6	130.0
1941	13.1	3.8	129.3	1.9	2.0	17.1	7.1	40.2	3.3	177.9
1942	14.4	3.0	149.9	2.5	1.7	14.4	6.3	45.8	3.1	208.9
1943.	11.6	2.8	151.9	2.0	1.1	12.6	6.0	45.1	3.4	245.8
1944	11.6	3.2	170.4	2.4	1.2	14.4	5.3	49.1	3.5	283.1
1945 ⁽³⁾	13.9	4.1	—	—	2.2	1.6	15.5	46.5	3.1	230.5
1946 ⁽³⁾ ..	—	—	—	—	—	—	—	59.9	—	—

(1) Factory Sales
(2) Imports only.
(3) Preliminary.

SECTION 6
BUILDING LABOUR

TABLE 21.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY,
AND ALL INDUSTRIES, CANADA.

1939-1946

(1935-1939 = 100)

Period	Building Industry	All Industries
1939.....	105.9	104.0
1940.....	142.4	114.4
1941.....	238.0	140.3
1942.....	269.4	160.0
1943.....	273.3	169.6
1944.....	162.6	168.5
1945—January.....	148.8	166.1
February.....	142.1	164.8
March.....	139.0	164.1
April.....	141.4	162.9
May.....	145.9	161.6
June.....	154.7	161.5
July.....	168.0	161.6
August.....	175.7	161.2
September.....	196.5	159.2
October.....	208.3	155.4
November.....	229.3	157.7
December.....	234.2	159.5
Year.....	173.7	161.3
1946—January.....	206.2	154.9
February.....	207.1	154.0
March.....	201.8	153.8
April.....	210.0	155.6
May.....	223.3	155.9
June.....	243.8	156.5
July.....	263.6	159.9
August.....	276.9	159.1
September.....	282.5	161.6
October.....	282.5	164.0
November.....	293.1	168.3
December.....	292.4	170.7
Year.....	248.6	159.5

TABLE 22.—UNFULLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
DECEMBER 1944—DECEMBER 1946

As at date of reporting closest to end of month	Bricklayers	Carpenters	Painters (Construction and Maintenance)	Plasterers	Plumbers and Pipe Fitters	Other Construction (Skilled and Semiskilled)	Construction (Unskilled)	TOTAL												
								Unfilled Vacancies	Unplaced Applicants											
1944—Dec.	566	127	1,416	2,070	324	915	48	554	367	288	260	1,915	597	5,182	4,384					
1945—Jan.	311	239	1,481	3,448	396	1,252	102	92	639	538	366	1,670	667	4,868	6,602					
Feb.	229	291	1,549	3,868	557	1,193	133	64	555	542	422	1,989	868	5,288	7,248					
Mar.	338	283	2,546	3,430	1,121	872	158	59	638	480	476	361	3,364	1,025	8,641	6,510				
Apr.	630	178	4,055	2,043	2,523	2,043	211	39	656	427	730	277	5,568	964	13,893	5,126				
May	820	112	4,859	1,633	2,234	566	243	42	649	355	829	186	6,338	1,094	15,972	3,988				
June	796	95	5,307	1,551	2,337	574	169	30	595	330	1,005	198	6,367	1,471	16,576	4,249				
July	1,174	98	7,375	1,801	2,323	776	221	65	845	378	1,169	223	6,819	1,547	19,926	4,888				
Aug.	1,113	102	6,907	2,462	1,708	939	249	56	792	555	1,162	309	6,662	2,390	18,593	6,813				
Sept.	1,098	97	5,558	2,447	1,005	988	261	69	598	598	1,116	336	6,067	2,131	15,703	6,666				
Oct.	1,197	107	4,205	2,773	623	1,456	196	66	491	809	769	423	4,102	2,726	11,583	8,360				
Nov.	996	112	7,713	3,523	374	2,215	157	60	340	1,152	391	513	7,113	2,349	6,684	9,924				
Dec.	743	167	1,379	5,302	206	2,939	96	73	263	1,216	221	632	998	2,004	3,906	12,333				
1946	Jan.	630	285	931	7,904	152	3,758	105	124	258	1,448	181	1,061	615	2,303	2,872	16,883			
Feb.	537	309	1,007	9,805	297	3,945	99	129	235	1,690	187	1,232	771	2,593	3,133	19,703				
Mar.	689	254	1,682	9,497	641	3,357	162	92	237	1,806	370	1,137	1,696	2,786	5,477	18,929				
Apr.	782	176	3,138	6,721	1,130	1,866	243	59	230	1,634	614	839	3,615	3,456	9,752	14,751				
May	862	112	3,333	3,995	1,074	1,205	211	46	254	1,279	646	671	3,116	2,494	9,496	9,802				
June	949	120	3,334	3,073	839	809	218	56	270	1,027	592	512	3,074	2,125	9,276	7,722				
July	806	129	3,585	2,464	645	933	191	38	279	1,012	550	443	2,760	1,926	8,816	6,945				
Aug.	750	115	3,297	2,064	414	869	212	20	277	846	504	371	3,097	1,067	8,641	5,952				
Sept.	850	114	3,168	1,963	373	885	189	37	365	739	489	288	4,125	1,728	9,559	5,754				
Oct.	954	63	2,935	1,902	198	1,468	185	29	326	671	373	279	4,753	1,623	9,724	6,035				
Nov.	922	111	1,879	2,765	98	2,334	169	38	323	662	363	409	2,749	1,827	6,503	8,146				
Dec.	783	222	847	4,970	59	3,369	159	81	295	926	712	1,288	1,865	3,603	12,145					

TABLE 23.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES
BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946⁽¹⁾

Trade and Type of Training	Dec. 31 1945	March 31 1946	June 30 1946	Sept. 30 1946	Dec. 31 1946
Carpentry:					
Vocational.....	729	1,376	1,156	1,062	1,103
Apprenticeship.....	291	524	799	885	1,021
Total.....	1,020	1,900	1,955	1,947	2,124
Bricklaying:					
Vocational.....	129	366	472	435	386
Apprenticeship.....	77	124	169	160	263
Total.....	206	490	641	595	649
Painting and Decorating:					
Vocational.....	133	262	222	220	206
Apprenticeship.....	67	101	169	412	443
Total.....	200	363	391	632	649
Plastering:					
Vocational.....	48	101	75	50	34
Apprenticeship.....	36	46	75	111	129
Total.....	84	147	150	161	163
Plumbing and Steam Fitting:					
Vocational.....	303	682	593	537	410
Apprenticeship.....	395	605	779	912	1,097
Total.....	698	1,287	1,372	1,449	1,507
Sheet Metal:					
Vocational.....	238	385	299	188	131
Apprenticeship.....	193	306	385	342	409
Total.....	431	691	684	530	540
Electrical:					
Vocational.....	706	1,182	988	953	834
Apprenticeship.....	470	725	902	876	1,017
Total.....	1,176	1,907	1,890	1,829	1,851
All Trades:					
Vocational.....	2,286	4,354	3,805	3,445	3,104
Apprenticeship.....	1,529	2,431	3,278	3,698	4,379
Total.....	3,815	6,785	7,083	7,143	7,483

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

BUILDING COSTS

TABLE 24.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA,

1939 1946

(1935-1939 = 100)

Period	Lumber	Cement	Brick	Glass	Plaster	Nails	Steel Pipe	Range Boilers	Paint Materials	Composite Index of Building Materials	Composite Index of All Commodities
1939	105.4	93.6	95.3	95.4	96.4	96.6	100.0	98.9	96.7	102.0	97.8
1940	116.1	95.3	143.0	96.4	96.6	112.2	107.0	105.4	108.8	107.6	107.6
1941	135.2	100.8	100.4	169.5	101.7	104.8	146.1	107.0	117.1	122.1	116.8
1942	149.1	103.1	102.9	172.8	104.4	104.8	147.4	107.0	125.0	131.1	124.1
1943	164.1	103.1	105.1	172.8	104.4	104.8	147.4	107.0	124.8	137.9	129.8
1944	178.6	102.7	108.6	172.8	104.4	104.8	147.4	107.0	124.9	144.8	133.0
1945—January	179.4	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.1	133.5
February	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.7
March	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.8
April	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.3	145.1	134.1
May	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.4
June	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
July	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.7
August	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
September	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.1
October	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.4	134.4
November	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.6	134.8
December	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.8	134.8
Year	179.9	102.1	110.5	172.8	104.4	104.8	147.4	107.0	120.9	144.8	134.4
1946	January	181.5	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	145.6
February	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	136.5
March	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	137.0
April	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.4
May	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.9
June	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	141.6
July	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	151.8	142.1
August	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	153.3	141.7
September	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.0	153.3	141.6
October	191.5	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.6	154.7	143.8
November	198.8	101.7	110.5	172.8	104.4	123.7	156.8	114.4	136.7	158.6	144.6
December	198.8	101.7	110.5	172.8	104.4	123.7	156.8	114.4	141.8	159.7	145.1
Year	189.6	101.8	110.5	172.8	104.4	123.7	156.8	114.4	125.5	152.5	140.9

TABLE 25.—INDEXES OF HOURLY WAGE RATES IN THE CONSTRUCTION INDUSTRY BY TRADES,
AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, CANADA,
1939-1946
(1939=100)

Year	Bricklayers	Carpenters	Electricians	Painters	Plasterers	Plumbers	Labourers	Composite		General Average Ten Main Groups of Industries
								Index	Construction Industry	
1939.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
50 1940.....	103.6	105.1	107.0	104.5	105.7	104.4	104.8	104.5	104.5	103.9
1941.....	109.4	112.9	112.3	111.0	110.7	113.1	108.4	111.6	113.1	
1942.....	112.9	119.2	118.0	117.1	113.6	118.4	125.4	118.6	122.5	
1943.....	118.9	127.6	125.5	127.9	121.3	122.9	142.6	127.7	132.8	
1944.....	120.4	129.0	126.3	129.3	122.6	123.6	148.1	129.6	137.5	
1945.....	122.4	131.4	129.0	131.4	125.7	124.9	150.5	131.2	140.4	
1946 ⁽¹⁾	135.0	146.5	145.0	145.8	136.6	138.1	159.8	143.2	—	

(1) Preliminary.

TABLE 26.—INDEXES OF COST OF LIVING AND RENT, CANADA,
1939-1946
(1935-1939 = 100)

Period	Cost of Living	Rent
1939.....	101.5	103.8
1940.....	105.6	106.3
1941.....	111.7	109.4
1942.....	117.0	111.3
1943.....	118.4	111.5
1944.....	118.9	111.9
1945—January.....	118.6	112.0
February.....	118.6	112.0
March.....	118.7	112.0
April.....	118.7	112.0
May.....	119.0	112.1
June.....	119.6	112.1
July.....	120.3	112.1
August.....	120.5	112.1
September.....	119.9	112.1
October.....	119.7	112.3
November.....	119.9	112.3
December.....	120.1	112.3
Year.....	119.5	112.4
1946—January.....	119.9	112.3
February.....	119.9	112.3
March.....	120.1	112.3
April.....	120.8	112.3
May.....	122.0	112.6
June.....	123.6	112.6
July.....	125.1	112.6
August.....	125.6	112.6
September.....	125.5	112.6
October.....	126.8	113.4
November.....	127.1	113.4
December.....	127.1	113.4
Year.....	123.6	112.7

TABLE 27.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA,
1939-1946
(1935-1939 = 100)

Period	Building Materials	All Industrial
1939.....	98.3	91.2
1940.....	90.6	75.2
1941.....	78.3	104.3
1942.....	74.5	127.1
1943.....	89.1	94.8
1944.....	92.7	98.3
1945—January.....	102.4	83.6
February.....	103.0	87.5
March.....	102.6	88.2
April.....	104.7	89.0
May.....	107.8	92.4
June.....	116.9	95.7
July.....	117.1	93.3
August.....	118.2	93.0
September.....	122.2	95.6
October.....	127.4	98.4
November.....	131.3	102.0
December.....	138.5	105.8
Year.....	116.0	93.7
1946—January.....	149.0	116.0
February.....	150.5	113.8
March.....	148.6	110.9
April.....	160.6	117.6
May.....	164.0	117.7
June.....	167.0	116.7
July.....	157.3	112.6
August.....	154.1	110.4
September.....	137.1	97.4
October.....	133.9	95.0
November.....	134.9	95.3
December.....	138.4	99.3
Year.....	149.6	108.6

PART III.
SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as D.B.S.

PART I FACTUAL SUMMARY

SECTION I—POPULATION TRENDS

Several qualifications to the method used in this section for determining *net family formation* (i.e. total marriages, together with one-fifth immigrants less total deaths of married persons and total divorces) are necessary. For the purpose of this estimate, *total deaths of married persons* are used to arrive at a family dissolution figure. Actually, of course, a family is not broken up each time a death occurs; thus the death of a wife leaves a husband and children who constitute a family both for census and housing purposes. Similarly, it is questionable whether each divorce dissolves a family where children are involved. However,—on the basis of preliminary studies made by the D.B.S. of decennial census data, these factors have been offset in the past by separations, both legal and informal and emigration of married couples, of which no record exists.

CHARTS

FIGURE 1.—ANNUAL INCREASE OF POPULATION, CANADA, AND TWENTY-SEVEN MAJOR CITIES, 1939–1945.

Chart based on population data shown in Table 1.

FIGURE 2.—VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1945–1946.

Chart based on data shown in Table 8.

FIGURE 3—VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS 1939–1946

Chart based on data shown in Table 19.

FIGURE 4.—TRENDS OF WHOLESALE PRICES OF BUILDING MATERIALS AND WAGE RATES IN THE CONSTRUCTION INDUSTRY, 1939–1946.

Composite index of wholesale prices of building materials obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 38, and monthly bulletins of *Prices and Price Indexes, 1944–1946*. Data converted from a 1926 to 1935–1939 base.

Composite index of wage rates in the construction industry obtained from *Wage Rates and Hours of Labour in Canada, 1944*, Department of Labour, Report No. 27, p. 10, covering the period 1919–1944. Data for 1945 and 1946 by courtesy of Wage Statistics Branch, Department of Labour.

FIGURE 5. INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES—CANADA, 1939–1946.

Chart based on monthly issues of *Prices and Price Indexes*, D.B.S., 1939–1946.

PART II

TABULAR MATERIAL

TABLE 1—POPULATION TRENDS, CANADA, 1939–1945.

Data on population in twenty-seven major cities obtained from annual issues of *Canadian Taxation*, compiled by the Citizens' Research Institute of Canada, Toronto. Data on total population of Canada are based on decennial censuses and estimates for the intercensal years prepared by the Social Analysis Branch, D.B.S. Data on marriages, deaths and divorces compiled by the Vital Statistics Branch, D.B.S.

The twenty-seven major cities are defined as those having a population of 30,000 and over as at the date of the 1941 Census.

TABLE 2.—BIRTH, DEATH, MARRIAGE AND DIVORCE RATES, CANADA, 1939–1946.

All rates shown are based on data in Table 1.

TABLE 3.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER.

Data for 1939—October, 1946 obtained from monthly issues of *Registrations of Births, Deaths and Marriages*, D.B.S. Data for November and December 1946 by courtesy of Division of Vital Statistics, D.B.S.

These data are compiled by the D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.

- (1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was 4,433,446, or 38.5 per cent of the total population of Canada at that time.
- (2) Data for 1939–1941 do not include registrations from Dartmouth, Truro, Cap-de-la-Madeleine, Drummondville, Jonquiere, St. Jerome, Brockville, Forest Hill, Pembroke and Prince Albert. In addition, 1939 data do not include registrations from Fredericton.
- (3) Data for 1942 do not include registrations from Brockville, Forest Hill and Pembroke. April report from Halifax not received.
- (4) Data for 1943 do not include registrations for January, February and March from Brockville, Forest Hill and Pembroke, and for April and June from Charlottetown.

TABLE 4.—NEW RESIDENTIAL CONSTRUCTION, CANADA—BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940–1946.

Data for 1940–1945 were obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S. Monthly figures for 1946 are preliminary and were supplied by courtesy of the Construction Branch, D.B.S., and include additional returns from municipalities received to February 17, 1947, but not yet published in the monthly reports.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons—or 46 per cent of the total population of Canada (as at date of the 1941 Census).
- (2) The classification of building permits according to type—residential, industrial, commercial and other, commenced in 1940. The important series, however—the number of new dwelling units for which building permits have been issued—commenced in January, 1942.
- (3) The number of new dwelling units shown in Table 4 includes conversions.
- (4) Monthly data for 1946 is based on returns from the following number of municipalities: January—October, 204; November, 201; and December, 197.

TABLE 5.—NEW RESIDENTIAL CONSTRUCTION, CANADA—CONSTRUCTION CONTRACTS AWARDED, 1939–1946.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of *new dwelling units* estimated to be involved in contract awards for apartments which replace the series on *apartment blocks* shown in *The Building Reporter* have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40–41. Construction costs for the unit are estimated at \$6,053, of which \$3,178 are material costs, \$2,270 are on-site labour costs and \$605 are overhead and profits. Using 1946 as the base year, these costs have been corrected for each year to 1939 in the light of fluctuations in the indexes of wholesale prices of building materials and wage rates in the construction industry.

TABLE 6.—NUMBER OF DWELLING UNITS COMPLETED BY NEW CONSTRUCTION, CANADA, 1945–1946.

Special compilation by the Public Finance Statistics Branch, D.B.S.

Data for total dwelling units completed in Canada during 1945 and 1946 are based largely on returns received from 623 municipalities out of a total of 3,845 or approximately 66 per cent of the total population of incorporated municipalities. For detailed explanation of coverage and statistical technique used see *Housing Statistics, 1945*, Public Finance Statistics Branch, D.B.S.

TABLE 7.—NUMBER OF DWELLING UNITS UNDER CONSTRUCTION, CANADA, BY TYPE OF DWELLING AND STATE OF COMPLETION, AS AT DECEMBER 31, 1946.

Data prepared by the Sampling Unit, Central Research and Development Division, D.B.S., based on a survey conducted jointly by the field staffs of the D.B.S., Central Mortgage and Housing Corporation, and lending institutions during the first week in January, 1947.

The estimate is based on an enumeration in representative sample areas in which approximately 50 per cent of the people of Canada live, including an actual count in municipalities of 5,000 population and over.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, FEBRUARY 1, 1945—DECEMBER 31, 1946.

Data obtained from *Annual Report to the Minister of Reconstruction and Supply including a Report on the Operations of the National Housing Acts, for the Year 1946*, Central Mortgage and Housing Corporation, Ottawa, March, 1947.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS AND NET LOANS APPROVED BY TYPE OF PROJECT, 1946.

Data obtained from source shown above for Table 8.

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941—DECEMBER 31, 1946.

Special completion by Wartime Housing Limited.

For the period 1941–1944, the number of projects refers to completed projects. Data for 1945 and 1946, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945—DECEMBER 31, 1946.

Special compilation by Wartime Housing Limited.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION AS AT DECEMBER 31, 1946.

Special compilation by Wartime Housing Limited.

TABLE 13.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED BY TYPES OF PROJECT, SEPTEMBER 23, 1943—DECEMBER 31, 1946.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved (September 23, 1943) to December 31, 1946. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

TABLE 14.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPES OF PROJECT, SEPTEMBER 23, 1943—DECEMBER 31, 1946.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 15.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, MAY 1, 1929—DECEMBER 31, 1946.

Special compilation by the Canadian Farm Loan Board, Department of Finance.

TABLE 16.—NUMBER OF HOUSING UNITS RECEIVING PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), BY TYPES OF PROJECT, AUGUST 23, 1945—DECEMBER 31, 1946.

Special compilation by the Economic Research Branch, Department of Reconstruction and Supply, of data supplied by the Priorities Branch, Department of Reconstruction and Supply.

TABLE 17. LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1939–1945.

Data on life insurance companies obtained from annual issues of *Report of the Superintendent of Insurance of the Dominion of Canada*, Vol. II, for the years 1939 to 1944. Data on trust and loan companies obtained from annual issues of *Report of the Superintendent of*

Insurance of the Dominion of Canada, Loan and Trust Companies, for the years 1939 to 1944. Data for 1945 by courtesy of the Superintendent of Insurance. Since the publication of the data in the October issue of *Housing in Canada*, they have been revised to include real estate held under agreements of sale. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded.

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural conducted in Canada.
- (2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.
- (3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
- (4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick, and Manitoba but inspected by the Dominion Department of Insurance.
- (5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only and do not include real estate investments made out of estates, trusts, and agency funds.
- (6) Data for 1945 relate to loans on real estate outstanding for 57 life insurance, 7 loan and 22 trust companies.

TABLE 18.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1939–1946.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for years 1939–1941 from December, 1941—January, 1942 issue; 1941–1945 from December, 1945—January, 1946 issue and 1946 from December, 1946—January, 1947 issue.

- (1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
- (2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 19.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1939–1946.

Sources of data for building materials listed in Table 19 are as follows:

Cement:

1939–1941, *Manufacturers of the Non-Metallic Minerals in Canada, 1940–1941*, D.B.S., p. 30.
1942, *The Cement Manufacturing Industry in Canada, 1942*, D.B.S., p. 5.
1943–1944, *The Cement Manufacturing Industry in Canada, 1944*, D.B.S., p. 5.
1945–1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Building Brick: Data relate to face and common clay brick.

1939–1943, *The Clay and Clay Products Industry in Canada, 1943*, D.B.S., p. 7.
1944, *Monthly Report on Clay Products, December, 1945*, D.B.S., p. 2.
1945–1946, Estimate prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 55 producers accounting for approximately 97 per cent of total brick, shipments during 1945.

Sawn Lumber:

1939, *The Lumber Industry in Canada, 1938-1939*, D.B.S., p. 21.
1940-1941, *Preliminary Report, The Lumber Industry in Canada, 1941*, D.B.S., p. 5.
1942, *Preliminary Report, The Lumber Industry in Canada, 1943*, D.B.S., p. 5.
1943-1944, *Preliminary Report, The Lumber Industry in Canada, 1944*, D.B.S., p. 5.
1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.
1946, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1944: January 69, February 69, March 69, April 68, May 65, June 64, July 64, August 58, September 58, October 55, November 56, and December 54.

Glass:

Data on glass refer to imports only of 'common, colourless window glass'.
1939-1944, Annual issues of *Trade of Canada*, Vol. III, Department of Trade and Commerce.
1945-1946, Monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

Cast Iron Soil Pipe:

1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 118.
1940-1943, *Special Statement on Iron and Steel Pipes and Tubing, 1943*, D.B.S., p. 1.
1944-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Steel Pipe, Tubes and Fittings:

1939, *Iron and Steel and Their Products in Canada, 1938-1939*, D.B.S., p. 117.
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1945-1946, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 20.—VALUE OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1939-1945.

For sources of value data on production of cement, building brick, sawn lumber, glass, cast iron soil pipe, steel pipe, tubes and fittings, and wire nails and spikes, see sources for Table 19.

Paints, Pigments and Varnishes:

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Cast Iron Enamelled Sanitary Ware:

1939-1942, *Iron and Steel and Their Products in Canada, 1943*, D.B.S., p. 117.

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Electrical Apparatus and Fixtures:

1939-1940, *The Electrical Apparatus and Supplies Industry in Canada, 1940*, D.B.S., p. 1.

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1944-1945, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 21.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY, AND ALL INDUSTRIES, CANADA, 1939-1946.

Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers with 15 or more employees. Data converted from 1926 to 1935-1939 base.

TABLE 22.—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, DECEMBER, 1944—DECEMBER, 1946.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 23.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1946.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 24.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1939-1946.

Composite indexes of wholesale prices of building materials and all commodities obtained from monthly issues of *Prices and Price Indexes*, D.B.S., 1945-1946. Indexes of specific commodities obtained by courtesy of the Prices Branch, D.B.S. All data converted from 1926 to 1935-1939 base.

- (1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.
- (2) Glass index refers to '188, single diamond, 40 U.I.'
- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
- (4) Steel pipe index refers to 'steel pipe, butweld, 1" diam., basing point wholesale to distributors'.
- (5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
- (6) Composite Index of Building Materials is based on 111 building and construction commodities.
- (7) Composite Index of All Commodities is based on 510 commodities.

TABLE 25.—INDEXES OF HOURLY WAGE RATES IN THE CONSTRUCTION INDUSTRY BY TRADES, AND GENERAL AVERAGE OF TEN MAIN GROUPS OF INDUSTRIES, CANADA, 1939–1946.

Indexes of hourly wage rates in the construction industry by trades for the period 1939–1946 obtained by courtesy of Wage Statistics Branch, Department of Labour. Composite Index of wages in the construction industry and general average of wages in ten main groups of industries for the period 1939–1944 obtained from *Wage Rates and Hours of Labour in Canada, 1944*, Report No. 27, Department of Labour, p. 10. Data for 1945 and 1946 obtained by courtesy of Wage Statistics Branch, Department of Labour.

The general average wage rate for ten main groups of industries is based on wage rates prevailing in the following industries: logging, coal-mining, metal mining, manufacturing, construction, water transportation, steam railways, electric railways, laundries and telephones.

TABLE 26.—INDEXES OF COST OF LIVING AND RENT, CANADA, 1939–1946.

Data for the period 1939–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 58. Data for the period 1944 to December, 1946, obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 10.

TABLE 27.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1939–1946.

Data for the period 1939–1943 obtained from *Prices and Price Indexes, 1913–1943*, D.B.S., p. 71. Data for the period 1944 to December, 1946 obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 13.

- (1) Building materials index is based on 15 stocks during 1939–1943, and 16 stocks during 1944–1946.
- (2) All industrial index is based on 87 stocks during 1935–1943, and 74 stocks during 1944–1946.

INDEX OF CONTENTS

NOTE:—Page numbers shown in heavy type indicate references to the subject matter contained in the *Factual Summary* while those shown in lighter type refer to tabular material.

	PAGE
Apprenticeship training.....	22, 23 , 48
Approved Priorities Housing (A.P.H.'s).....	17, 18 , 42
Bank loans, building.....	19 , 43
Birth rates.....	29
Births.....	29
Building costs.....	23-26 , 49-52
Building labour.....	22, 23 , 46-48
Building materials:	
value of production.....	45
volume of production.....	19-21 , 44
wholesale price indexes.....	24 , 49
Building Permits.....	11 , 31
Common stock prices, indexes of:	
all industrial.....	25, 26 , 52
building material.....	25, 26 , 52
Community Planning.....	18
Completed dwelling units, Canada.....	10 , 33
Contracts awarded, residential.....	11 , 32
Cost of living, indexes of.....	25 , 51
Death rates.....	29
Deaths.....	9, 10 , 29
Divorce rates.....	29
Divorces.....	9, 10 , 29
Dwelling units, Canada:	
completed:.....	10 , 33
under construction.....	10, 11 , 33
Emergency Shelter.....	17
Employment, indexes of:	
all industries.....	46
building industry.....	46
Farm Improvement Loans Act, 1944.....	16
Farm Loan Act, 1927.....	16, 41
Home Conversion Plan.....	17
Home Extension Loans.....	16
House-building activity, Canada.....	10, 11 , 31-33
Housing Research and Community Planning.....	18
Indexes of:	
common stock prices.....	25, 26 , 52
cost of living.....	25 , 51
rent.....	25 , 51
wage rates.....	24 , 50
wholesale prices.....	24 , 49

	PAGE
Loans on real estate:	
life insurance companies.....	19, 43
loan companies.....	19, 43
trust companies.....	19, 43
Marriage rates.....	29
Marriages.....	9, 29
National Housing Act, 1944.....	11-14, 34, 35
Net family formation.....	9, 10
Population trends.....	9, 29, 30
Priorities assistance (A.P.H.'s).....	17, 18, 42
Production, building materials:	
value of.....	45
volume of.....	19-21, 44
Publicly-assisted house-building.....	11-18, 34-42
Real estate lending.....	19, 43
Rent, indexes of.....	25, 51
Unfilled vacancies, construction.....	22, 23, 47
Unplaced applicants, construction.....	22, 23, 47
Urbanism.....	10
Veterans' Land Act, 1942.....	15, 16, 39, 40
Vocational training.....	22, 23, 48
Wage rates, indexes of:	
construction industry.....	24, 49
general average.....	24, 49
Wartime Housing Limited.....	14, 15, 36-38
Wholesale prices, indexes of:	
all commodities.....	24, 49
building materials.....	24, 49

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HOUSING IN CANADA

A FACTUAL SUMMARY

APRIL, 1947

OTTAWA, CANADA

CONTENTS

	PAGE
Foreword	3
List of Tables and Charts	5
Part I.—Factual Summary	7
Part II.—Tabular Material	23
1. Population Trends	25
2. House-Building Activity	26
3. Publicly-Assisted House-Building	32
4. Real Estate Lending and Loans for Building Purposes	45
5. Building Materials	46
6. Building Labour	51
7. Building Costs	54
Part III.—Sources and Explanatory Notes	57
Index	65

Foreword

“Housing in Canada” is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of “Housing in Canada”, published in October, 1946. The second issue, published in January, 1947, provided data on an annual basis for the period 1939-1945 and on a monthly basis for the years 1945-1946. This issue provides current information on a monthly basis. The first part includes a brief summary in which the results of the statistical material are highlighted. The second part consists of tabular material arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house-building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; and (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans’ Affairs, Department of Reconstruction and Supply, the Superintendent of Insurance and also the Bank of Canada.

“Housing in Canada” concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

*Economic Research Division
Central Mortgage and Housing Corporation*

Ottawa, April, 1947.

LIST OF TABLES

TABLE	PAGE
1. Registrations of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and Over, Canada, January, 1945—March, 1947.....	25
2. New Residential Construction, Canada Building Permits Issued in 204 Municipalities, January, 1945—March, 1947	26
3. New Residential Construction, Canada Construction Contracts Awarded, January, 1945—April, 1947.....	27
4. Number of New Dwelling Units Started, Completed, and Under Construction in Metropolitan Areas and Municipalities of 5,000 Population and Over, January 1, 1947—April 30, 1947	28
5. Number of Dwelling Units Completed, Canada, By Type of Construction, 1945—1946.....	29
6. Number of New Residential Buildings Completed, Canada, By Type of Structure, 1945—1946.....	30
7. Number of New Residential Buildings Completed, Canada, By Type of Exterior Building Material Used, 1945—1946.....	31
8. Lending Operations Under the National Housing Act, 1944, Number and Amount of Gross Loans Approved and Number of Housing Units Financed, February 1, 1945—April 30, 1947.....	32
9. Lending Operations Under the National Housing Act, 1944, Gross Loans Approved By Type of Project, First Quarter, 1946 and First Quarter, 1947.....	33
10. Lending Operations Under the National Housing Act, 1944, Analysis of Gross Loans Approved Showing Average Estimated Cost, Lending Value, Amount of Loan, Floor Area, and Construction Cost Per Square Foot Per Dwelling Unit by Type of House, 1946 and First Quarter, 1947.....	34
11. Lending Operations Under the National Housing Act, 1944, Home Extension Loan Guarantees Approved, April 1, 1946—March 31, 1947.....	35
12. Operations Under the Emergency Shelter Regulations Completed Construction, Construction in Progress and Financial Assistance Grants, December 19, 1944—March 31, 1947.....	36
13. Operations Under Wartime Housing Limited, Completed Construction and Actual Expenditure, April 1, 1941—March 31, 1947.....	37
14. Operations Under Wartime Housing Limited Construction in Progress, By Units, January 31, 1945—March 31, 1947.....	38
15. Operations Under Wartime Housing Limited Housing Units Under Construction By Twenty-Three Stages Construction as at December 31, 1946 and March 31, 1947	39
16. Operations Under The Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved, By Types of Project, September 23, 1943—March 31, 1947.....	40
17. Operations Under The Veterans' Land Act, 1942, Completed Construction, Construction in Progress and Expenditure By Types of Project, September 23, 1943—March 31, 1947.....	41
18. Lending Operations Under The Canadian Farm Loan Act, 1927, May 1, 1929—March 31, 1947.....	42
19. Lending Operations Under The Farm Improvement Loans Act, 1944, March 1, 1945—March 31, 1947.....	43
20. Number of Housing Units For Which Priority Assistance For Building Materials (A.P.H.'s), Has Been Approved By Types of Project, August 23, 1945—April 30, 1947.....	44
21. Loans on Real Estate Outstanding at End of Year—Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1945—1946	45
22. Loans For Building Purposes and Other Loans Made by Chartered Banks, Canada, 1945—1946.....	45
23. Volume of Production of Selected Building Materials, Canada, 1945—March, 1947	46
24. Sales and Stocks of Selected Building Materials, Canada, January, 1946—March, 1947	47

TABLE	PAGE
25. Volume of Imports of Selected Building Materials, Canada, January, 1945—March, 1947.....	49
26. Volume of Exports of Selected Building Materials, Canada, January, 1945—March, 1947.....	50
27. Employment and Weekly Payrolls in the Building Industry and Indexes of Employment in the Building Industry and All Industries, January, 1945—April, 1947..	51
28. Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada, January, 1945—April, 1947.....	52
29. Vocational and Apprenticeship Training in Construction Trades By Number in Training, Canada, as at Selected Dates, 1945—1947.....	53
30. Indexes of Wholesale Prices, Selected Building Materials and All Commodities, Canada, January, 1945—April, 1947.....	54
31. Indexes of Cost of Living and Rent, Canada, January, 1945—May, 1947.....	55
32. Investors' Indexes of Building Materials and All Industrial Common Stock Prices, Canada, January, 1945—May, 1947.....	56

LIST OF CHARTS

FIGURE	PAGE
1. Value of Loans Approved, National Housing Act, 1944, 1946—1947.....	12
2. Volume of Production of Ten Selected Building Materials, 1946—1947.....	17
3. Indexes of Wholesale Prices of Building Materials and All Commodities, 1939—1947	20
4. Investors' Indexes of Building Materials and All Industrial Common Stock Prices—Canada, 1939—1947.....	22

PART I
FACTUAL SUMMARY

SECTION 1.—POPULATION TRENDS

(See Table 1)

The abnormally high rate of net family formation in Canada during the war years—estimated at 65,000 annually—continued throughout 1946 and the first quarter of 1947. This trend, together with the backlog of housing need created during the depressed 'thirties' and the war years indicates to some extent the magnitude of the current pressure on the nation's existing supply of houses.

Current information on the basic factors reflecting the rate of family formation is provided by monthly registrations of births, deaths and marriages in cities, towns and villages with populations of 10,000 and over. Marriage registrations in these urban communities, which averaged 60,000 during the period 1939-1945, totalled 71,200 in 1946 and in the first quarter of 1947 numbered 10,900, only slightly below the total for the first three months of the previous year. Deaths are occurring at slightly above the 1939-1945 level. Most marked, however, is the continuance of the rising birth rate which prevailed throughout the war years. Registrations of births during 1946 totalled 161,100, 37 per cent above the annual average of 117,200 for the preceding seven years, and numbered 44,900 in the first quarter of 1947 as compared to 33,900 for the corresponding period of 1946.

SECTION 2—HOUSE-BUILDING ACTIVITY

(See Tables 2-7)

Completions, January-April, 1947

Despite the large carry-over from 1946 of housing units under construction, completions during the first four months of 1947 proceeded at approximately the same rate as that which prevailed in the corresponding period of 1946. On the basis of current monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation, completions during the period January 1 to April 30, 1947 totalled 9,804 housing units in metropolitan areas and municipalities having a population of 5,000 and over. This would indicate that only 36 per cent of the 27,566 housing units under construction at the year-end 1946 in the same areas had been completed by April 30, 1947. A break-down by type of project of these completions shows that Wartime Housing Limited accounted for 2,069 units, Housing Enterprises of Canada Limited 643 units, Integrated Housing 517, and other building agencies (including government-sponsored and private) 6,575.

Starts, January-April, 1947

The volume of new dwelling units brought under construction during the first four months of 1947 has been considerably below the rate for the corresponding period of 1946. Central Mortgage and Housing Corporation's monthly field surveys reporting 'starts' in metropolitan areas and municipalities of 5,000 population and over during January 1 to April 30, 1947 show a total of 7,508 starts for the period. Of this total, more than one-half were reported during April. By type of project, new housing units commenced under the Integrated Housing Plan numbered 411, Wartime Housing Limited 403, Housing Enterprises of Canada Limited 296, and 6,398 by other building agencies (including government-sponsored and private).

Comparable data on starts during the corresponding period of 1946 are not available, but some indication of the relative position is reflected in the series on residential contracts awarded. New residential construction contracts awarded during the first four months of 1947 totalled \$34.6 million, as compared to \$56.6 million during the same period of 1946, a decline in dollar value of intended starts of 39 per cent. In terms of new dwelling units for which these contracts were awarded the decline is 37 per cent, i.e. contracts were awarded for 6,748 units during the first four months of 1947 as against 10,630 during the same period of 1946. This decline of starts is also reflected in building permits issued in 204 municipalities, data for which are available for the first quarter of 1947. The value of building permits issued for new residential construction during the first three months of 1947 totalled \$23.7 million as compared to \$36.9 million for the first quarter of 1946, a decline of 36 per cent. Similarly, dwelling units represented by these building permits numbered 4,814 in 1947 as against 8,702 in the previous year, a decline of 45 per cent.

In addition to increasingly evident buyers' resistance to the current high cost of house-construction and restricted supplies of labour and material, chief reasons for the low level of new housing units started during the period are:

1. the large carry-over from 1946 of dwelling units under construction which has absorbed much of the labour and material normally available at this time of the year for new projects, and
2. the unseasonable weather which has prevailed Dominion-wide thereby retarding early construction activity.

Residential Construction Trends, 1945-1946

New dwelling units completed during 1946 totalled some 63,600.⁽¹⁾ This represents an increase of 15,000 housing units or 31 per cent over the previous year's completions. In both years, 71 per cent of the building activity took place in urban areas with 29 per cent in rural areas. In 1946, however, new construction accounted for an increasing proportion of total completions, 92 per cent as compared to 88 per cent in 1945, with the volume of conversions declining by 20 per cent during the year.

While the number of new dwelling units completed during 1946 exceeded 1945 completions by 31 per cent, the number of *new buildings containing dwelling units* completed in 1946 totalled 53,200 as compared to 37,100 in 1945, an increase of 43 per cent. This more than proportionate increase in the number of buildings completed during 1946 over the previous year is accounted for by the substantial increase in the number of single dwellings built during the year as against buildings of the multiple dwelling type. Single dwellings completed during 1946 totalled 48,730, exceeding the number built in 1945 by 45 per cent and accounting for a higher proportion of total completions, 92 per cent as against 90 per cent in the previous year. Commercial buildings, such as stores or other business premises which contain apartments or flats, rank second, accounting for 3 per cent of the total as compared to 1.9 per cent in 1945. A marked decline, however, is evident in the volume of rental house-building. Although completions of semi-detached and row houses were 36 and 85 per cent respectively above the 1945 level, their percentage of 1946 completions remained un-

(1) *Supplement to Housing Statistics, 1946*, Dominion Bureau of Statistics, Ottawa, 1947.

changed. More serious, however, is the decline in the volume of completions of duplexes, triplexes, and apartments in the order of 8, 34 and 14 per cent respectively. Expressed as a percentage of total completions for 1945 and 1946, duplexes declined from 2.6 to 1.6, triplexes from .9 to .4 and apartments from 1.3 to .8.

Sixty-seven per cent of all new residential construction completed in 1946 were buildings of wood frame with wood siding and shingles, as compared to 64 per cent of the total in 1945. Completions of this type of housing totalled 35,800 buildings in 1946 as against 23,900 in the previous year, an increase of 50 per cent. Buildings of wood frame with stucco on lath again ranked second in 1946 when they accounted for 12.3 per cent of the total a slight gain over their 1945 percentage of 11.8. Corresponding data for buildings of other types are shown in Table 7.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING (See Tables 8-20)

The Canadian Government is currently providing financial assistance for house-building under five programmes: (1) the National Housing Act, 1944, (2) the Veterans' Land Act, 1942, (3) the Canadian Farm Loan Act, 1927, (4) the Farm Improvement Loans Act, 1944, and (5) the Emergency Shelter Regulations. In addition to these financial assistance plans, the Federal Government's Crown company, Wartime Housing Limited, is now in its seventh year of operations in the field of direct supply of low-rental housing. Other incentives currently in operation to stimulate government-approved low-cost house-building include a priority system for the procurement of building materials and a special double depreciation allowance for rental housing projects. Details of operations under these government-sponsored programmes during the first quarter of 1947 are discussed briefly below and shown in tabular form in Part II.⁽¹⁾

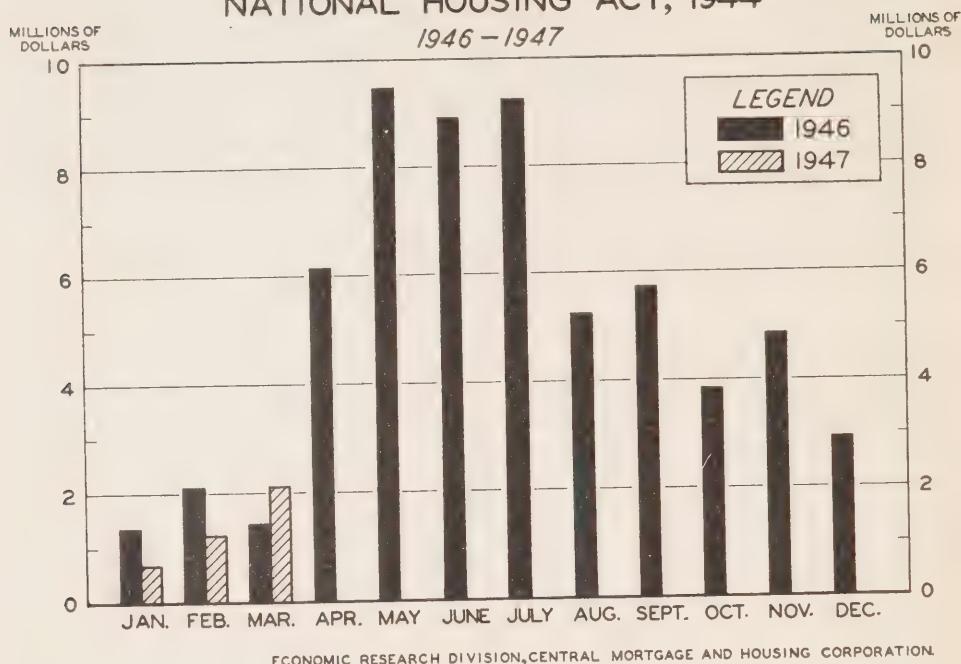
National Housing Act, 1944

Lending operations under the National Housing Act during the first quarter of 1947 were below the level prevailing during the corresponding period of the previous year. Total gross loans approved in the first three months of the current year numbered 718, financed 888 new housing units and amounted to \$4.1 million. During the same period of 1946, 883 loans were approved for 1,102 housing units totalling \$4.8 million. This represents a decline in the number of loans and housing units financed of 19 per cent and in the value of total loans made of 16 per cent, largely accounted for by the reduced volume of lending for rental purposes during the first quarter of 1947 (see Figure 1).

Reflecting rising building costs during the early part of 1947, the average estimated construction cost for a single one-storey dwelling unit (which constitutes the largest class of dwelling units currently financed under the N.H.A.) rose from \$5,437 in 1946 to \$5,761 during the first quarter of 1947, an increase of 6 per cent. As the result of a liberalization of lending practice, average lending value approved for houses of this type rose from \$5,110 to \$5,376 during the first three months of 1947, 5 per cent above the 1946 level, and average loans approved were also 5 per cent higher at \$4,488 as compared to \$4,281 in 1946. Comparable data for other types of dwelling units are shown in Table 10.

⁽¹⁾ For a more detailed review of provisions under the various programmes see *Housing in Canada, January, 1947*, pp. 11-18.

FIGURE I
VALUE OF LOANS APPROVED
NATIONAL HOUSING ACT, 1944
1946-1947



As in 1946, lending operations during the first quarter of 1947 were largely under Parts I and II of the Act dealing with (1) housing for home-ownership and (2) housing for rental purposes. Part III, providing assistance to rural housing has not yet been proclaimed, but commencement of operations is expected for 1947. Loan guarantees for home extensions provided under Part IV continued on a moderate scale.

(1) *Housing for Home Owners:* During 1946, housing for home-ownership accounted for 59 per cent of total N.H.A.-financed housing units. During the first quarter of 1947, this proportion rose to 79 per cent. Total loans for home-ownership housing during the first three months of 1947 numbered 702, involving the same number of family units and comprising an outlay of \$3.4 million. Reflecting rising construction costs and a liberalization of lending practice referred to above, the average loan per unit was \$4,834 during the period as against \$4,593 in 1946. These loans were made by Central Mortgage and Housing Corporation under three different plans:

(a) *Loans to Home Owners:* Loans to owner-occupiers during the first three months of 1947 numbered 221, involving an equal number of dwellings and amounting to \$1.0 million. The average loan per unit was \$4,704, slightly higher than the average for this class in 1946 of \$4,457.

(b) *Loans to Builders for Sale:* In the same period, 317 loans to contractors building for sale were approved, involving an equal number of dwellings and amounting to \$1.6 million. The average loan per unit was \$5,100, 8 per cent above the average loan to owner-occupiers, and 7 per cent higher than the average loan to builders during 1946.

(c) *Integrated Housing Plan:* Loans approved under this plan during the first quarter of 1947 numbered 164 for the same number of units and amounted to \$.7 million. The average loan per unit at \$4,497 was 12 per cent lower than loans to builders not limited as to sales price and slightly below the average of \$4,591 for Integrated loans during 1946.

(2) *Housing for Rental Purposes:* Lending for rental housing purposes under Part II of the Act accounted for 41 per cent of total homes financed in 1946. During the first quarter of 1947, this proportion declined to 21 per cent. Total loans numbered 16, representing 186 rental units having a total loan value of \$.7 million. The average unit loan was \$3,622, or some 25 per cent below the average loan approved for home-ownership, and 26 per cent below the average loan approved for rental purposes during 1946. These loans were made for projects of two types:

(a) *Loans to owners of Rental Property:* During the first quarter of 1947, 13 loans were approved for 13 rental projects providing living space in 79 units and involving mortgages of \$.3 million. The average loan per unit amounted to \$3,769, about 13 per cent below the average for similar loans which in 1946 amounted to \$4,318.

(b) *Loans to Borrowers Engaged in Mining, Lumbering, and Fishing:* The first loans to primary industries for rental projects were made during the first three months of 1947. Three projects were involved, comprising 107 rental units and loans amounting to \$.4 million averaging \$3,514 per unit.

Home Extension Loans: Loan guarantees for home extensions provided under Part IV of the National Housing Act numbered 3, involved extensions to 5 housing units and amounted to \$9,750 during the first quarter of 1947. The average loan for the period was \$1,950. Total operations under this section since commencement in April, 1946 amounted to \$86,065, involving 28 loans and financing extensions to 58 housing units.

Wartime Housing Limited

Low-rental house-construction by the Crown company, Wartime Housing Limited, during the first quarter of the current year proceeded at slightly below the 1946 rate. Although completions during the first three months of 1947 were substantially higher, new starts were lower with 2,873 units under construction at March 31, 1947 as against 5,288 at March 31, 1946. During the first quarter of 1947, the company completed 2,046 new rental units as compared to 1,333 during the corresponding period of the previous year. Total expenditure on construction for the period amounted to \$5.8 million as against \$10.3 million during the same period of 1946.

Veterans' Land Act, 1942

House-building activity financed under the Veterans' Land Act during the first quarter of 1947 proceeded at approximately the 1946 rate. Over-all housing operations during the period involved new appropriations, grants and loans totalling \$13.6 million while actual expenditures by the administration against these and previous commitments amounted to \$20.6 million of which \$3.9 million were expended on new house-construction and \$16.7 million on the acquisition of land and existing buildings. Six types of project are currently under way:

(1) *Sub-division Projects*: Operations under this plan during the first quarter of 1947 have been largely confined to completion of veterans' homes under construction at the year-end 1946. New appropriations approved during the period amounted to \$435,000 of which \$135,000 was for new house-construction. Actual expenditure by the administration on new house-building, however, totalled \$1.3 million. New housing units completed during the first three months of 1947 numbered 241 and at the end of March, 162 units were under construction.

(2) *Small Holdings*: This plan accounted for the bulk of the house-building commenced under the Act during the first quarter of 1947. Loan approvals for new construction amounted to \$2.6 million during the period and actual expenditure for current construction totalled \$2.2 million. New homes completed on small holdings during the first three months of 1947 totalled 186 and 1,615 were under construction at March 31.

(3) *Full-time Farming*: Lending under this section of the Act has been largely for the purchase of land and existing buildings. During the first quarter of 1947, 1,037 loans were approved amounting to \$4.7 million of which \$.4 million were for new house-construction, repairs and other services, and the balance, \$4.3 million, for the purchase of land and existing buildings. Total expenditure on full-time farming amounted to \$9.6 million, of which \$.3 million were expended on new housing and repairs. Housing units completed during the period numbered 14 and 183 were in progress at March 31.

(4), (5) and (6) *Commercial Fishing, Provincial Lands and Grants to Indian Veterans*: Loans and grants under these plans during the first quarter of 1947 numbered 328 and amounted to \$432,000 of which \$370,000 were for new house-construction, repairs and other services. Actual expenditures for the period amounted to \$217,000, of which \$136,000 was for new construction and repairs. Houses completed during the period numbered 23, and at March 31, 99 were under construction.

Canadian Farm Loan Act, 1927

During the first quarter of 1947, the Canadian Farm Loan Board loaned \$367,000 to 130 farmers, 27 per cent above the corresponding period of 1946. As in previous years, however, lending for house-construction accounted for a minor portion of total credit extended by the Board. Four loans were made for new housing and one for home improvement totalling \$4,000 during the first three months of 1947 as against 5 loans for new housing units and 5 for home improvement amounting to \$8,000 during the same period of 1946.

The Farm Improvement Loans Act, 1944

Over-all lending operations under the Farm Improvement Loans Act, 1944 during the first quarter of 1947 involved 3,145 loans to farmers amounting to \$2.4 million. Loans for residential construction purposes accounted for \$148,000 of this total during the period. Since commencement of operations in March, 1945, total loans to farmers for all purposes authorized under the Act numbered 20,486 and amounted to \$15.7 million, of which new house-building and repairs to existing housing accounted for \$1.2 million.

Emergency Shelter

The provision of emergency shelter accommodation during the first quarter of 1947 continued at the 1946 rate. Central Mortgage and Housing Corporation which commenced to give financial assistance in 1946, approved during the first quarter of 1947 grants totalling \$432,000 to municipalities and \$104,000 to universities for the conversion of barracks and other surplus buildings into shelter accommodation. Shelter units made ready for occupancy by municipal authorities numbered 1,126 and 925 were in progress of conversion at March 31. During the period, universities completed 186 shelter units and at the end of March had 143 units under construction, exclusively for the use of married student veterans and their families.

Priorities Assistance for House-Building

Priorities assistance for building materials extended by the Department of Reconstruction and Supply to government-approved low-cost housing projects and individual veterans building their own homes during the first four months of the current year tripled volume during the corresponding period of 1946. Housing units receiving priority ratings (A.P.H.'s) during 1947 to April 30, numbered 6,957 as against 2,472 during the same period of 1946. Priorities issued to veterans whose homes were at least 50 per cent completed accounted for 44 per cent of the 1947 total, indicating that a large portion of 1947 assistance was applied to housing under construction at the year-end 1946.

On February 1, 1947, Order No. P.O. 11B provided that priority ratings be assigned for practically all building materials and may be passed back in all cases to the producer level. A further extension of priority policy was announced on May 9, 1947, when assistance to veterans building their own homes was increased from minimum quantities of certain building materials required to permit occupancy of homes at least 50 per cent completed to cover all materials entering into construction from commencement of building operations.

Double Depreciation for Rental Housing Projects

To stimulate the construction of rental housing during the next few years, Order-in-Council P.C. 1095, dated March 25, 1947, provided depreciation at double the rates normally allowed in respect to rental housing projects built or acquired between March 31, 1947 and December 31, 1949. This incentive applies only to the types of rental housing approved by Central Mortgage and Housing Corporation and has the effect of doubling standard rates of depreciation for these projects for a period of ten years. (The normal rate of depreciation allowed on rental property varies from two to five per cent depending on the type of

structure and in the case of equipment varies from five to ten per cent). Basic requirements for rental projects qualifying for accelerated depreciation include: (1) project must have four or more rental units; (2) rentals charged must be under \$70 per month based on a standard 4-room unit, the rent for units varying from this base shall be adjusted accordingly; (3) veterans' preference for occupancy of completed units, and (4) project must average at least 1.75 bedrooms per unit. *

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES (See Tables 21 and 22)

Real Estate Lending, 1946

The accelerated rate of building activity, both of a residential and industrial nature, which took place during 1946 was accompanied by an expanding volume of lending on real estate by lending institutions. Loans on real estate held by life insurance, trust and loan companies with Dominion registration, which constitute a major segment of Canada's lending institutions, rose from \$371 million in 1945 to \$407 million in 1946, an increase in mortgages outstanding at the end of the year of \$36 million, or 9.7 per cent. Seventy-six per cent of total mortgage holdings at the year-end 1946 were held by life insurance companies, 18 per cent by loan companies and 6 per cent by trust companies.

Bank Loans for Building Purposes, 1946

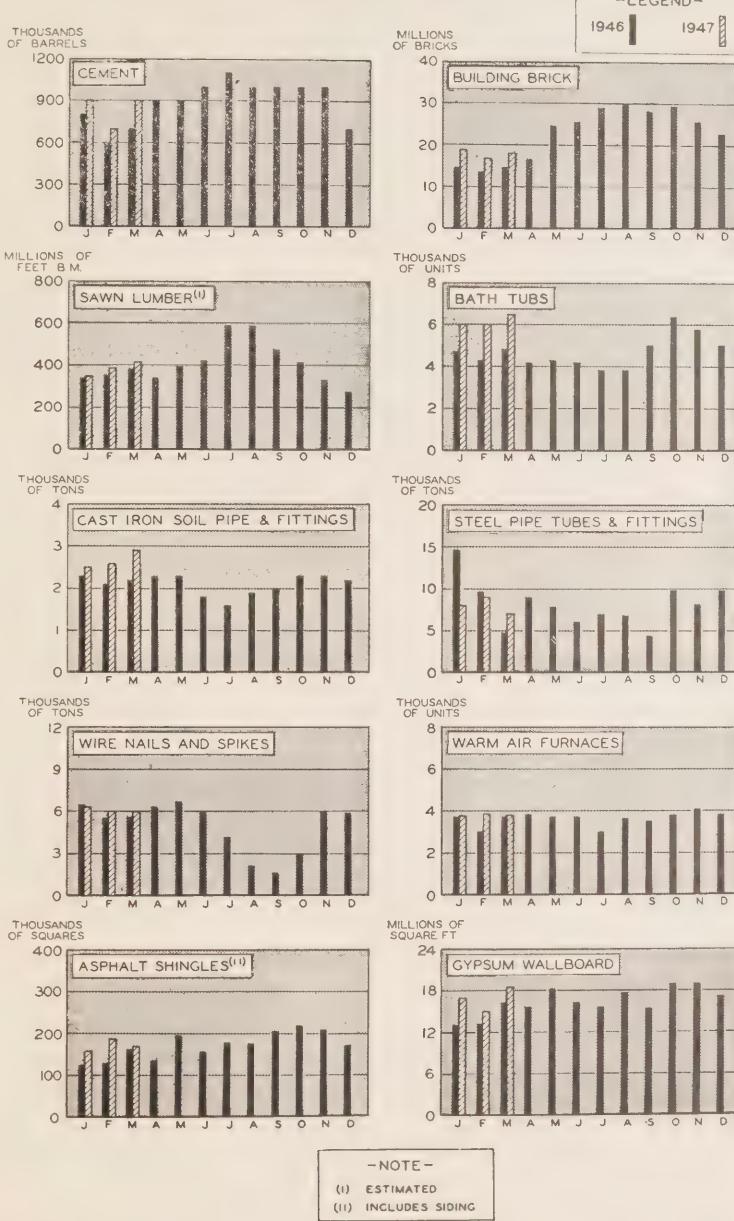
The high level of construction activity is also illustrated by loans of chartered banks to contractors and others for building purposes, which in 1946 were 50 per cent higher than in 1945. This expansion of construction loans was more rapid than the rise of bank loans of all types, which recorded an increase of 26 per cent.

SECTION 5.—BUILDING MATERIALS (See Tables 23-26)

The production of most critical building materials during the first quarter of 1947 was well above output for the corresponding period of 1946 (steel pipe excepted). Out of ten selected building materials reported in short supply during 1946 (including basic and finished products), nine registered substantial gains over output during the first quarter of 1946 in the order of: bath tubs 34 per cent; brick 26 per cent; asphalt shingles 22 percent; soil pipe 21 per cent; cement and gypsum wallboard 19 per cent; warm air furnaces 11 per cent; sawn lumber 6 per cent and nails 5 per cent. Steel pipe production declined 16 per cent (see Figure 2). In most cases, however, sales kept pace with production (steel pipe shipments exceeded current output slightly) and stocks were low in comparison with inventories held throughout the first three months of 1946 (see Table 24).

The importation of essential building materials was also at a much higher level. During the first quarter of 1947, window glass imports totalled 14.7 million square feet, almost double volume for the same period of 1946. Imported wallboard amounted to 11.1 million square feet, more than triple the volume imported during the corresponding three months of 1946. Gypsum plaster imports were five times higher at 3,500 tons. Imports of paints, pigments and varnishes and rockwool continued at the 1946 level.

FIGURE 2
VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS
1946-1947



Export volume continued at the 1946 level, although increases took place in sawn lumber and paint exports, with nail exports continuing at the curtailed rate established in September, 1946. Sawn lumber exports during the first quarter of 1947, reflecting higher production during the period, totalled 620 million board feet as compared to 426 million board feet exported during the same period of last year, an increase of 46 per cent. Paints, pigments and varnishes valued at \$1.5 million were exported during the period, a 77 per cent increase in dollar value over the corresponding period of last year. Exports of wire nails and spikes totalled less than 7 tons as against 384 tons during the first three months of 1946.

Cement: Portland cement production during the first quarter of 1947 totalled 2.5 million barrels (of 350 pounds), an increase of 19 per cent over the corresponding period of 1946. Stocks on hand at March 31, 1947, however, were substantially lower at 1.3 million barrels as compared to 2.3 million barrels held at the end of the quarter, 1946.

Building Brick: Brick production (including face and common) totalled 53.7 million bricks during the first quarter of 1947 as compared to 42.7 million bricks during the same period of 1946, an increase of 26 per cent. Sales were slightly higher than current output since many plants do not commence operations until May, but stocks at March 31, 1947 were unchanged from a year ago.

Sawn Lumber: Sawn lumber output during the first three months of 1947 was 6 per cent above volume for the corresponding period of 1946. Production totalled 1,143 million board feet as against 1,079 million board feet during the first quarter of 1946.

Cast Iron Soil Pipe and Fittings: The production of cast iron soil pipe and fittings during the first quarter of 1947 was substantially above the 1946 rate. Output during the three months totalled 8,000 tons as compared to 6,600 tons during the same period of 1946, an increase of 21 per cent. Stocks on hand at March 31st were also higher.

Steel Pipe, Tubes and Fittings: Steel pipe production during the first quarter of 1947 amounted to 24,400 tons, 16 per cent below output for the corresponding period of last year. Sales during the period amounted to 29,300 tons, exceeding current production, and stocks at the end of March were the equivalent of one month's production at the current reduced rate.

Wire Nails and Spikes: Nail production totalled 18,300 tons during the first three months of 1947 as compared to 17,500 tons during the same period of 1946, an increase of 5 per cent.

Warm Air Furnaces: The production of warm air furnaces was 11 per cent above the 1946 rate. During the first three months of the current year, 11,500 units were produced as against 10,400 completed in the corresponding period of 1946.

Bath Tubs: Bath tub production accelerated substantially. Output during the first quarter of 1947 amounted to 18,500 units, as against 13,800 units during the corresponding period of 1946, 34 per cent higher. Sales paralleled production and at March 31, stocks were the equivalent of less than one week's output.

Asphalt Shingles: During the first quarter of 1947, asphalt shingle production totalled 505,700 squares, 22 per cent above output during the same period of 1946.

Gypsum Wallboard: The production of gypsum wallboard during the first quarter of 1947 amounted to 51 million square feet, as against 43 million square feet during the first three months of last year, 19 per cent higher. Sales kept pace with the higher output and stocks at March 31 were negligible.

SECTION 6.—BUILDING LABOUR

(See Tables 27-29)

Employment and Earnings, First Quarter, 1947

Employment and earnings in the building industry during the first quarter of 1947 were well above the level prevailing in the corresponding period of 1946 and only slightly below the peak achieved in November and December of 1946, indicating that employment was maintained at a high level during the off-season winter months despite the highly seasonal nature of the industry.

Employment and earnings data obtained from employers with 15 or more employees covering a broad field of building activity, industrial, commercial, institutional and residential provide an index of the incidence of employment and earnings in the building industry generally (estimated to have a total working force of 250,000 persons). During the first quarter of 1947, this segment representing between one quarter to one third of the total building force, averaged some 73,000 workers as compared to 54,000 during the corresponding period of 1946, and 65,000 during the full year 1946. Average weekly earnings during the first quarter of 1947 were 6 per cent higher at approximately \$35 as against \$33 during the first quarter of 1946 and \$34 during the full year, reflecting higher wage rates and less time lost in changing jobs.

Labour Market, April, 1947

The number of skilled building mechanics looking for jobs at the end of April, 1947 was slightly below that prevailing a year ago, while the number of unplaced unskilled construction labourers had doubled. Unplaced applicants in the building trades as reported by local offices of the Unemployment Insurance Commission numbered 10,048 skilled tradesmen and 7,597 unskilled labourers at April 24, 1947 as compared to 11,295 skilled and 3,456 unskilled workers at April 1946. The industry's demand for labour was lower at 6,809 unfilled vacancies (3,439 calling for skilled mechanics) on April 24, 1947 as compared to 9,752 job vacancies (6,137 skilled) at the end of April, 1946.

Vocational and Apprenticeship Training

Apprenticeship training under the Dominion-Provincial Training Scheme continued to expand during the first quarter of 1947 although at a less rapid rate than occurred during the corresponding period of 1946 when veteran enrolment was at its peak (see Table 29). Enrolment at March 31, 1947 totalled 8,143 as compared to 7,483 at December 31, 1946 and 6,785 at March 31, 1946. Of the 8,143 apprentices registered under the scheme, 2,806 were veterans enrolled in Vocational Training Schools taking a six-month course preparatory to entering the third year of the four-year period required to reach journey-man status, and 3,201 were veterans registered as apprentices to journey-men. Highest enrolment is in the carpentry, electrical, and plumbing trades with relatively few trainees in plastering, painting, sheet metal work, and bricklaying.

SECTION 7.—BUILDING COSTS (See Tables 30-32)

Building Costs, January-April, 1947

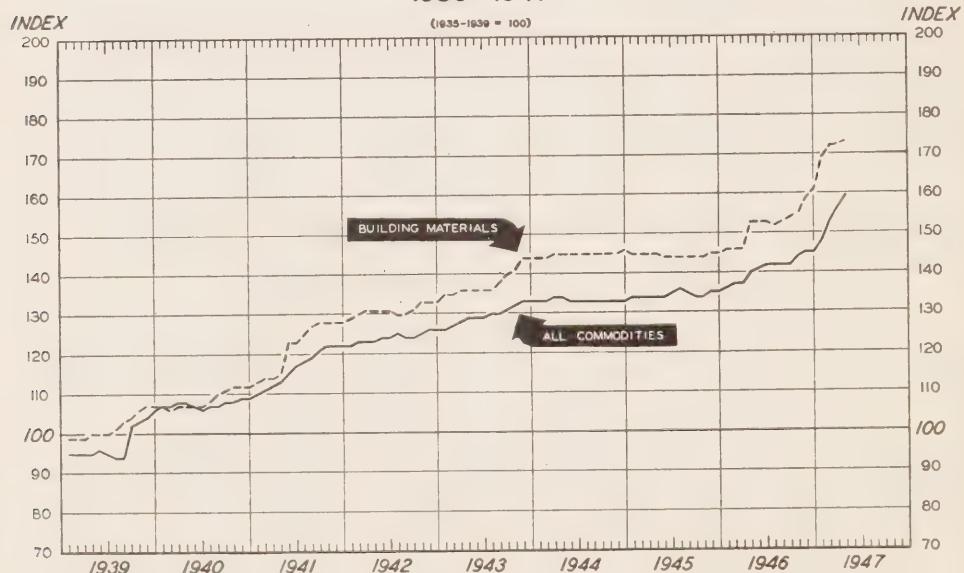
The cost of house-building continued to rise during the first four months of 1947 and at the end of April was an estimated 6 per cent above costs at the year-end 1946. This estimate is a weighted average for an individual housing unit based on an 8 per cent rise in the wholesale prices of building materials during the first four months of 1947 and an estimated 4 per cent over-all increase in average hourly wage rates paid to construction workers during the period.

Building Material Prices, January-April, 1946

Wholesale prices of building materials during April, 1947 were 7.6 per cent above those prevailing at the year-end 1946 and some 6 per cent above the level prevailing during 1920. A more rapid rise occurred in the wholesale prices of *all* commodities during the period amounting to 9.8 per cent, but general wholesale prices were still 21 per cent below the 1920 level.

The composite index of wholesale prices of building materials (based on 111 commodities) rose from its previous high of 161.2 during December, 1946 to 173.4 in April, 1947, a rise of 7.6 per cent in the four months. The composite index of all commodities covering 510 items was 9.8 per cent higher at 159.5 during April, 1947 as against 145.3 at the year-end 1946 (see Figure 3).

FIGURE 3
**INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS
AND ALL COMMODITIES**
1939-1947



Major movements of the building material composite index took place in January and February, reflecting in the main, price increases authorized the lumber, steel and paint industries. Out of nine selected building materials (including basic and finished products) entering into the composite index, six registered substantial gains in the order of: paint materials, 18.5 per cent; steel pipe, 10.8 per cent; lumber, 7.7 per cent; range boilers, 5.9 per cent; cement, 4.3 per cent; and brick, 3.2 per cent. Glass, plaster and nail prices were unchanged.

Wage Rates of Construction Labour, January-April, 1947

Hourly wage rates paid to construction workers during the first four months of 1946 were an estimated 4 per cent above rates prevailing at the year-end, 1946. This estimate is based on current rates paid construction labour engaged in building N.H.A.-financed homes and on supplementary information supplied by the Department of Labour and the Dominion Bureau of Statistics.

Rent and the Cost of Living, January-May, 1947

Rentals remained unchanged during the first four months of 1947 but rose 1.8 per cent on May 1st. The official rent index which had remained at 113.4 since October, 1946, rose to 115.4 on May 1st, 1947, an increase of 1.8 per cent. The Dominion Bureau of Statistics' May survey of rents based on realtors' lists of properties, supplemented by a sample survey of tenant households in Canadian cities of 30,000 and over, indicated clearly that only a small proportion of tenant households had received May rental adjustments incorporating the 10 per cent increase authorized in March.⁽¹⁾

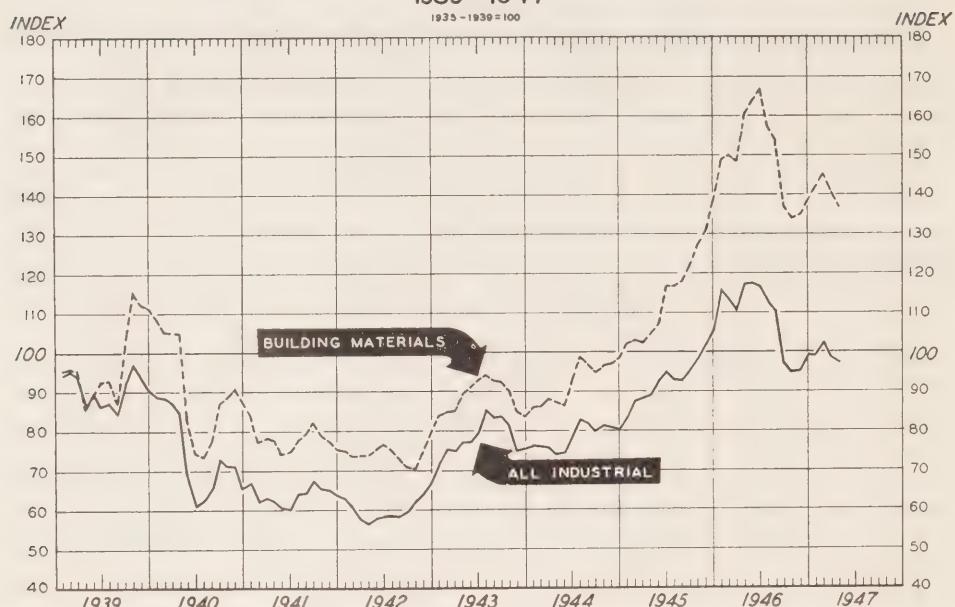
The Canadian cost of living index advanced only fractionally during the first two months of 1947, then rose 1.1 points during March, and 2.5 points during April. This latter increase was only exceeded once since the outbreak of war in 1939. During September of that year, the index rose 2.7 points. Total increase between January 1, 1947 and May 1, 1947 amounted to 4.8 per cent, as against an over-all increase of 6 per cent during the full year, 1946.

Common Stock Prices—Building Materials and Other Industries, January-May, 1947

The Canadian investors' index of building material common stock prices which had recovered slightly during the latter months of 1946 and early 1947 declined again in April and was fractionally lower during May. The index rose from 133.9 in October, 1946 to 145.3 in February, 1947 but by the end of May, had declined to 136.4. A similar movement took place in the All Industrial index of common stock prices (see Figure 4).

(1) *Price Movements, May, 1947*. Prices Branch, Dominion Bureau of Statistics, Ottawa.

FIGURE 4
 INVESTORS' INDEXES OF BUILDING MATERIALS
 AND ALL INDUSTRIAL COMMON STOCK PRICES—CANADA
 1939—1947



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION.

PART II.
TABULAR MATERIAL*

*Sources of tables shown in Part II together with explanatory notes will be found in Part III.

SECTION 1
POPULATION TRENDS

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES
IN CITIES, TOWNS AND VILLAGES
WITH POPULATION OF 10,000 AND OVER, CANADA,

JANUARY, 1945 — MARCH, 1947

(In Thousands)

Period	Births	Deaths	Marriages
1945—January.....	11.2	5.4	3.2
February.....	10.2	4.7	3.1
March.....	11.8	5.4	2.7
April.....	11.8	4.8	3.8
May.....	11.6	4.8	4.3
June.....	11.9	4.7	7.3
July.....	12.6	4.8	6.6
August.....	11.3	4.6	5.5
September.....	11.3	4.6	6.1
October.....	12.0	5.0	5.8
November.....	10.8	5.0	4.6
December.....	11.1	5.4	4.9
Year.....	137.6	59.2	57.9
1946—January.....	11.7	5.9	3.8
February.....	10.7	5.2	4.1
March.....	11.5	5.3	4.1
April.....	13.3	5.1	4.7
May.....	13.8	5.1	6.0
June.....	13.5	4.6	8.8
July.....	14.2	5.0	7.6
August.....	14.8	4.6	6.8
September.....	14.2	4.5	7.9
October.....	14.8	5.0	6.9
November.....	14.2	5.2	5.3
December.....	14.4	5.2	5.2
Year.....	161.1	60.7	71.2
1947—January.....	14.8	5.7	3.7
February.....	14.1	4.9	4.0
March.....	16.0	5.6	3.2

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, JANUARY, 1945—MARCH, 1947

Period	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Dwelling Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Dwelling Units	Total
1945—Jan.	1.9	.5	2.4	163	643	806
Feb.	2.8	.7	3.5	308	791	1,099
Mar.	6.4	.9	7.3	296	1,446	1,742
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
Apr.	9.7	1.2	10.9	495	2,143	2,638
May	12.4	1.5	13.9	528	2,740	3,268
June	11.8	1.4	13.2	416	2,620	3,036
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
July	11.8	1.2	13.0	529	2,499	3,028
Aug.	10.2	1.4	11.6	472	2,274	2,746
Sept.	11.9	1.1	13.0	369	2,706	3,075
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
Oct.	11.6	1.1	12.7	590	2,427	3,017
Nov.	9.2	.7	9.9	450	2,045	2,495
Dec.	5.8	.7	6.5	302	1,311	1,613
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total—1945	105.5	12.4	117.9	4,918	23,645	28,563
1946 ⁽¹⁾ —Jan.	7.4	.8	8.2	284	1,739	2,023
Feb.	7.3	.7	8.0	182	1,782	1,964
Mar.	18.9	1.8	20.7	648	4,067	4,715
1st Quarter	33.6	3.3	36.9	1,114	7,588	8,702
Apr.	28.8	2.5	31.3	989	6,701	7,690
May	23.2	2.3	25.5	625	5,348	5,973
June	17.8	2.0	19.8	445	3,913	4,358
2nd Quarter	69.8	6.8	76.6	2,059	15,962	18,021
July	14.5	1.8	16.3	533	3,148	3,681
Aug.	16.2	1.5	17.7	505	3,426	3,931
Sept.	14.1	1.3	15.4	518	2,801	3,319
3rd Quarter	44.8	4.6	49.4	1,556	9,375	10,931
Oct.	14.8	1.7	16.5	574	3,097	3,671
Nov.	11.9	.9	12.8	803	1,975	2,778
Dec.	7.8	.6	8.4	168	1,026	1,194
4th Quarter	34.5	3.2	37.7	1,545	6,098	7,643
Total—1946	182.7	17.9	200.6	6,274	39,023	45,297
1947—Jan.	3.9	.7	4.6	155	789	944
Feb.	6.5	.8	7.3	155	1,268	1,423
Mar. ⁽²⁾	10.8	1.0	11.8	279	2,168	2,447
1st Quarter ⁽²⁾	21.2	2.5	23.7	589	4,225	4,814

(1) Revised

(2) Preliminary

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
CONSTRUCTION CONTRACTS AWARDED, JANUARY, 1945—APRIL, 1947.

Period	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Dwelling Units		
	Apartments	All Other Residential Dwellings	Total	(1) Apartments	All Other Residential Dwellings	Total
1945—Jan.	.0	4.3	4.3	9	1,084	1,093
Feb.	.3	6.0	6.3	48	1,658	1,706
Mar.	.4	8.9	9.3	75	2,266	2,341
1st Quarter	.7	19.2	19.9	132	5,008	5,140
Apr.	1.2	15.4	16.6	213	3,869	4,082
May	1.0	23.4	24.4	180	6,080	6,260
June	.4	31.7	32.1	64	8,260	8,324
2nd Quarter	2.6	70.5	73.1	457	18,209	18,666
July	.8	22.4	23.2	134	5,443	5,577
Aug.	.4	19.8	20.2	77	4,951	5,028
Sept.	.5	19.0	19.5	77	4,904	4,981
3rd Quarter	1.7	61.2	62.9	288	15,298	15,586
Oct.	.6	14.6	15.2	97	3,726	3,823
Nov.	.5	16.1	16.6	84	4,033	4,117
Dec.	.2	8.1	8.3	33	2,070	2,103
4th Quarter	1.3	38.8	40.1	214	9,829	10,043
Total—1945	6.3	189.7	196.0	1,091	48,344	49,435
1946—Jan.	.8	3.9	4.7	137	909	1,046
Feb.	.4	8.9	9.3	60	1,786	1,846
Mar.	.6	15.1	15.7	97	2,523	2,620
1st Quarter	1.8	27.9	29.7	294	5,218	5,512
Apr.	2.7	24.2	26.9	444	4,674	5,118
May	2.4	29.8	32.2	397	5,981	6,378
June	.6	22.0	22.6	101	4,662	4,763
2nd Quarter	5.7	76.0	81.7	942	15,317	16,259
July	1.8	19.3	21.1	305	4,183	4,488
Aug.	3.1	16.1	19.2	508	2,895	3,403
Sept.	2.4	11.1	13.5	401	2,095	2,496
3rd Quarter	7.3	46.5	53.8	1,214	9,173	10,387
Oct.	2.0	19.6	21.6	323	4,040	4,363
Nov.	1.0	15.0	16.0	173	2,716	2,889
Dec.	1.2	9.0	10.2	194	1,698	1,892
4th Quarter	4.2	43.6	47.8	690	8,454	9,144
Total—1946	19.0	194.0	213.0	3,140	38,162	41,302
1947—Jan.	.2	4.9	5.1	33	928	961
Feb.	1.0	6.4	7.4	159	1,237	1,396
Mar.	.2	6.3	6.5	33	1,257	1,290
1st Quarter	1.4	17.6	19.0	225	3,422	3,647
Apr.	1.4	14.2	15.6	221	2,880	3,101

(1) Estimated. For method used, see p. 60.

TABLE 4. NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED, AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER.

TABLE 5.—NUMBER OF DWELLING UNITS COMPLETED, CANADA,
BY TYPE OF CONSTRUCTION, 1945-1946

Classification	1945 ⁽¹⁾	1946 ⁽¹⁾	Percentage of Total		Percentage Change 1945-1946
			1945	1946	
<i>Urban:</i> ⁽²⁾					
New Construction.....	29,148	41,423	60.0	65.1	+42.1
Conversions.....	5,406	3,925	11.1	6.2	-27.4
Sub-total.....	34,554	45,348	71.1	71.3	+31.2
<i>Rural:</i>					
New Construction.....	13,469	17,405	27.7	27.3	+29.2
Conversions.....	576	884	1.2	1.4	+53.5
Sub-total.....	14,045	18,289	28.9	28.7	+30.2
<i>Canada:</i>					
New Construction.....	42,617	58,828	87.7	92.4	+38.0
Conversions.....	5,982	4,809	12.3	7.6	-19.6
Total.....	48,599	63,637	100.0	100.0	+30.9

(1) Revised

(2) Includes some rural municipalities forming parts of metropolitan areas.

TABLE 6.—NUMBER OF NEW RESIDENTIAL BUILDINGS⁽¹⁾ COMPLETED, CANADA,
BY TYPE OF STRUCTURE, 1945-1946

Type of Structure	Number of New Buildings		Percentage of Total		Percentage Change
	1945	1946	1945	1946	
Single Dwelling.....	33,513	48,730	90.3	91.6	+45.4
Semi-Detached or Double.....	900	1,228	2.4	2.3	+36.4
Row or Terrace.....	65	120	.2	.2	+84.6
Duplex.....	947	874	2.6	1.6	-7.7
Triplex.....	348	229	.9	.4	-34.2
Apartment or Flat.....	485	415	1.3	.8	-14.4
Store or other Business premises and apartment or flat.....	713	1,592	1.9	3.0	+123.3
Other Types and Unclassified.....	141	11	.4	.1	-92.1
Total.....	37,112	53,199	100.0	100.0	+43.3

(1) Containing one or more dwelling units.

TABLE 7.—NUMBER OF NEW RESIDENTIAL BUILDINGS⁽¹⁾ COMPLETED, CANADA,
BY TYPE OF EXTERIOR BUILDING MATERIAL USED,
1945-1946

Type of Exterior Building Material Used	Number of New Buildings		Percentage of Total		Percentage Change 1945-1946
	1945	1946	1945	1946	
Wood Frame with Wood Siding and Shingles.....	23,857	35,804	64.3	67.3	+50.1
Wood Frame and Brick Veneer.....	4,011	4,790	10.8	9.0	+19.4
Wood Frame with Stucco and Lath	4,387	6,554	11.8	12.3	+49.4
Cinder or Cement Blocks & Stucco..	731	1,629	2.0	3.1	+122.8
Solid Masonry: Brick Facing and Masonry Blocks.....	1,108	1,427	3.0	2.7	+28.8
Solid Brick.....	1,797	1,890	4.8	3.5	+ 5.2
Solid Masonry: Stone Facing and Masonry Blocks.....	129	167	.4	.3	+29.5
Other Types and Unclassified.....	1,092	938	2.9	1.8	-14.1
Total.....	37,112	53,199	100.0	100.0	+43.3

(1) Containing one or more dwelling units.

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER
OF HOUSING UNITS FINANCED,
FEBRUARY 1, 1945—APRIL 30, 1947⁽¹⁾

Period	Number of Loans ⁽²⁾	Number of Housing Units ⁽²⁾	Amount of Loan ⁽²⁾
			\$000.
1945—February.....	572	572	2,368
March.....	314	314	1,303
1st Quarter ⁽³⁾	907	907	3,747
April.....	507	524	2,257
May.....	474	528	2,278
June.....	571	757	3,083
2nd Quarter.....	1,552	1,809	7,618
July.....	578	599	2,595
August.....	468	551	2,306
September.....	312	361	1,486
3rd Quarter.....	1,358	1,511	6,387
October.....	481	554	2,260
November.....	623	669	2,735
December.....	242	266	1,161
4th Quarter.....	1,346	1,489	6,156
Sub-total—Feb. 1—Dec. 31, 1945.....	5,142	5,695	23,832
Total—Jan. 1—Dec. 31, 1945 ⁽³⁾	5,163	5,716	23,907
1946—January.....	269	313	1,340
February.....	317	468	2,089
March.....	297	321	1,402
1st Quarter.....	883	1,102	4,832
April.....	949	1,375	6,148
May.....	1,168	1,958	9,475
June.....	1,094	1,857	8,915
2nd Quarter.....	3,211	5,190	24,538
July.....	869	1,842	9,266
August.....	738	1,086	5,249
September.....	802	1,273	5,729
3rd Quarter.....	2,409	4,201	20,244
October.....	618	826	3,852
November.....	719	1,033	4,851
December.....	587	647	2,911
4th Quarter.....	1,924	2,506	11,614
Sub-total—1946.....	8,427	12,999	61,227
1947—January.....	95	167	695
February.....	232	257	1,240
March.....	391	464	2,133
1st Quarter.....	718	888	4,068
April ⁽⁴⁾	733	885	4,229
Total—Feb. 1, 1945—April 30, 1947 ⁽⁴⁾	15,020	20,467	93,356

(1) For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, Ottawa, October, 1946, p. 29.

(2) Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustments.

(3) Totals include approvals during January, 1945, under the National Housing Act, 1938.

(4) Preliminary.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
GROSS LOANS APPROVED BY TYPE OF PROJECT,
FIRST QUARTER, 1946 AND FIRST QUARTER, 1947.

TYPE OF PROJECT	FIRST QUARTER, 1946			FIRST QUARTER, 1947		
	Number of Loans	Number of Units	Amount \$	Average Loan Per Unit \$	Number of Loans	Number of Units
<i>N.H.A. 1944, Part I</i>						
<i>Housing for Home Owners</i>						
Owner occupancy.....	411	411	1,751,020	4,260	221	221
For sale.....	432	432	1,957,380	4,531	317	1,616,720
Integrated housing.....	25	25	113,140	4,526	164	737,520
Sub-total	868		3,821,540	4,403	702	3,393,800
<i>N.H.A. 1944, Part II</i>						
<i>Housing for Rental Purposes</i>						
For rent.....	13	104	406,000	3,904	13	79
For sale.....	1	2	7,500	3,750	—	—
Limited dividend corporations.....	1	128	597,030	4,664	—	—
Primary Industries.....	—	—	—	—	3	107
Sub-total	15	234	1,010,530	4,319	16	186
Total Gross Loans.....	883	1,102	4,832,070	4,385	718	888
						4,067,580
						4,581

TABLE 10.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944.⁽¹⁾

ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE,
AMOUNT OF LOAN, FLOOR AREA, AND CONSTRUCTION COST PER SQUARE FOOT PER DWELLING UNIT BY TYPE OF HOUSE
1946 AND FIRST QUARTER, 1947

TYPE OF DWELLING UNIT	Number of Loans	Number of Units	Amount of Loans	AVERAGE ESTIMATED COSTS				AVERAGE			
				Land	Construction	Other	Total	Lending Value \$	Loan \$	Living space sq. ft.	Construction cost per sq. ft. \$
1946—Year:											
Single 1-storey.....	4,633	19,835	5,60	415	5,437	70	5,922	5,110	4,281	—	—
Single 1 1/2-storeys.....	2,539	12,384	7,60	461	6,085	87	6,633	5,973	4,878	—	—
Single 2-storeys.....	904	5,189	920	547	7,136	122	7,805	6,721	5,367	—	—
Semi-Detached.....	120	833	060	525	6,373	203	7,101	5,946	4,843	—	—
Duplex.....	77	592	180	293	4,879	167	5,339	4,820	3,845	—	—
Triplex.....	4	48	200	273	6,483	122	6,878	4,654	3,708	—	—
Double Duplex.....	123	950	700	309	4,873	155	5,337	4,759	3,803	—	—
Row House.....	64	547	600	170	5,055	67	5,292	4,787	3,829	—	—
Apartment.....	59	2,581	320	222	4,124	398	4,744	4,665	3,725	—	—
TOTAL	9,564	42,963	300	420	5,675	110	6,205	5,465	4,492	(2)	(2)
1947—First Quarter:											
Single 1-storey.....	415	1,862	540	519	5,761	88	6,368	5,376	4,488	873	6.64
Single 1 1/2 storeys.....	168	834	700	483	6,444	134	7,111	6,084	4,968	1,081	5.79
Single 2-storeys.....	117	680	860	610	7,934	169	8,713	7,285	5,819	1,364	5.92
Semi-Detached.....	4	23	700	434	8,799	—	9,233	7,600	5,925	1,234	7.11
Duplex.....	2	18	140	488	6,306	31	6,825	5,700	4,535	1,274	5.13
Double Duplex.....	3	30,000	237	5,799	414	6,450	4,825	3,750	3,750	915	6.14
Row House.....	1	14,000	60	5,100	40	5,200	3,600	2,800	838	6.09	—
Apartment.....	5	227	600	454	5,329	376	6,159	4,823	3,793	644	5.90
TOTAL	715	3,691	540	513	6,226	134	6,873	5,768	4,727	978	6.31

(1) Excluding loan approvals under Sections 9 and 9A.

TABLE 11.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
 HOME EXTENSION LOAN GUARANTEES APPROVED,
 APRIL 1, 1946 — MARCH 31, 1947

Period	Number of Loans	Number of Housing Units	Amount \$	Average Loan per Unit \$
1946				
April.....	—	—	—	—
May.....	3	7	6,900	986
June.....	1	2	4,000	2,000
2nd Quarter.....	4	9	10,900	1,211
July.....	6	17	22,485	1,323
August.....	7	11	16,930	1,539
September.....	2	4	8,000	2,000
3rd Quarter.....	15	32	47,415	1,482
October.....	5	10	14,000	1,400
November.....	1	2	4,000	2,000
December.....	—	—	—	—
4th Quarter.....	6	12	18,000	1,500
Sub-total: April 1, — December 31, 1946.....	25	53	76,315	1,440
1947:				
January.....	1	2	3,750	1,875
February.....	—	—	—	—
March.....	2	3	6,000	2,000
1st Quarter ⁽¹⁾	3	5	9,750	1,950
Total: April 1, 1946— March 31, 1947 ⁽¹⁾	28	58	86,065	1,484

(1) Preliminary.

TABLE 12.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS
 COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS
 DECEMBER 19, 1944 — MARCH 31, 1947

PERIOD	CONSTRUCTION OF SHELTER UNITS						FINANCIAL ASSISTANCE GRANTS (\$000)		
	Municipal Projects			University Projects			Total Projects		
	Number of Projects	Dwelling Units Completed	Dwelling Units under Construction ⁽¹⁾	Number of Projects	Dwelling Units Completed	Dwelling Units under Construction ⁽¹⁾	Municipal Projects	Dwelling Units under Construction ⁽¹⁾	Total
Dec. 19, 1944— Dec. 31, 1945:	39	1,051	360	1	—	88	40	1,051	448
1946—Jan. 1, — Dec. 31:	98	3,797	1,244	22	845	217	120	4,642	1,461
1947—Jan. 1, — Mar. 31:	24	940	782	3	186	143	27	1,126	925
Total: Dec. 19, 1944— Mar. 31, 1947:	161	5,788	—	26	1,031	—	187	6,819	—
									1,898
									829
									2,727

(1) At end of Period.

TABLE 13.—OPERATIONS UNDER WARTIME HOUSING LIMITED
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE
APRIL 1, 1941—MARCH 31, 1947

Period	Projects	Completed Construction		Actual Expenditure (\$'000)			
		Number		Housing	Supple- mentary Building	Land, Improvements and Other Outlay	Total
		Housing Units	Supple- mentary Buildings				
Apr. 1, 1941— Dec. 31, 1944	65	17,218	296	51,380	13,554	15,702	80,636
1945							
Jan.	9	141	0	584	30	94	708
Feb.	12	255	0	425	23	78	526
Mar.	12	303	1	957	64	199	1,220
1st Quarter	—	699	1	1,966	117	371	2,454
April	9	220	0	54	3	9	66
May	7	123	0	62	11	14	87
June	5	128	0	248	8	78	334
2nd Quarter	—	471	0	364	22	101	487
July	1	35	0	404	2	21	427
Aug.	1	7	0	492	32	55	579
Sept.	1	1	3	614	4	126	744
3rd Quarter	—	43	3	1,510	38	202	1,750
Oct.	4	65	0	1,230	19	53	1,302
Nov.	4	88	1	1,914	21	103	2,038
Dec.	8	190	0	2,577	8	139	2,724
4th Quarter	—	343	1	5,721	48	295	6,064
Sub-total	—	1,556	5	9,561	225	969	10,756
1946							
Jan.	11	193	1	2,631	14	124	2,769
Feb.	18	288	0	2,545	7	168	2,720
Mar.	23	852	1	4,648	7	120	4,775
1st Quarter	—	1,333	2	9,824	28	412	10,264
Apr.	29	742	0	548	1	17	566
May	33	758	0	2,083	1	57	2,141
June	31	767	0	2,604	0	142	2,746
2nd Quarter	—	2,267	0	5,235	2	216	5,453
July	28	486	0	2,802	9	266	3,077
Aug.	31	570	0	3,683	5	262	3,950
Sept.	9	494	2	2,962	1	292	3,255
3rd Quarter	—	1,550	2	9,447	15	820	10,282
Oct.	4	510	0	2,798	0	189	2,987
Nov.	10	501	2	2,781	1	252	3,034
Dec. (1)	4	836	3	4,229	1	290	4,520
4th Quarter (1)	—	1,847	5	9,808	2	731	10,541
Sub-total (1)	—	6,997	9	34,314	47	2,179	36,540
1947							
Jan. (2)	4	462	0	372	0	61	433
Feb. (2)	2	965	0	1,442	1	87	1,530
Mar. (2)	2 (3)	619	4	3,726	0	110	3,836
1st Quarter	—	2,046	4	5,540	1	258	5,799
TOTAL (2)	—	27,817	314	100,795	13,827	19,109	133,731
Apr. 1, 1941— Mar. 31, 1947							

(1) Revised.

(2) Preliminary.

(3) Number of municipalities in which projects have been completed as at March 31, 1947, total 101.

TABLE 14.—OPERATIONS UNDER WARTIME HOUSING LIMITED
 CONSTRUCTION IN PROGRESS, BY UNITS,
 JANUARY 31, 1945 — MARCH 31, 1947

At End of Month	Construction in Progress		
	Projects	Number	
		Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	4
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,630	0
June.....	83	5,724	0
July.....	90	6,063	2
August.....	88	5,569	3
September.....	78	5,613	5
October.....	86	5,616	12
November.....	83	5,137	10
December.....	80	4,660	9
1947—January.....	76	3,896	6
February.....	74	3,342	6
March.....	72 ⁽¹⁾	2,873	6

(1) Number of municipalities in which projects were in progress at March 31, 1947, total 60.

TABLE 15.—OPERATIONS UNDER WARTIME HOUSING LIMITED
HOUSING UNITS UNDER CONSTRUCTION BY TWENTY-THREE STAGES OF
CONSTRUCTION AS AT DECEMBER 31, 1946, AND MARCH 31, 1947.

Item	Stage of Construction yet to be completed	Number of Housing Units	
		Dec. 31, 1946	Mar. 31, 1947
1.	Excavation.....	594	728
2.	Foundation.....	746	777
3.	Water and sewer under building.....	1,166	1,019
4.	Framing.....	1,460	1,000
5.	Doors, frames and window sash.....	1,934	1,153
6.	Chimneys.....	1,836	1,180
7.	Roofs shingled.....	2,022	1,286
8.	Plumbing roughed in.....	2,432	1,482
9.	Wiring roughed in.....	2,652	1,498
10.	Insulation.....	2,696	1,508
11.	Wall and ceiling board and taping.....	3,285	1,716
12.	Finished flooring laid.....	3,368	1,651
13.	Exterior finish, including siding and trim.....	2,569	1,623
14.	Porches.....	2,155	1,305
15.	Interior trim.....	3,792	1,950
16.	Interior painting.....	4,333	2,526
17.	Hardware.....	4,254	2,410
18.	Plumbing fixtures.....	4,393	2,488
19.	Electrical work complete.....	4,393	2,610
20.	Exterior painting.....	4,580	4,578
21.	Water and sewer to main.....	2,787	2,219
22.	Electrical services connected.....	4,529	2,873
23.	Final inspection.....	4,660	2,873

TABLE 16.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED
BY TYPES OF PROJECT
SEPTEMBER 23, 1943—MARCH 31, 1947

Type of Project	Projects, Grants and Loan Applications Approved				
	Number of Grants and Loans	Amount of Appropriations, Grants and Loans Approved (\$'000)			
		New Construction		Land and Existing Buildings	Total
		Housing	Repair and Other Services		
1. Sub-division Projects:					
Sept. 23, 1943—Sept. 30, 1946	—	16,245	2,968	1,278	20,491
1946—4th Quarter ⁽¹⁾	—	747	37	66	850
1947—Jan.....	—	36	143	0	179
Feb.....	—	66	59	0	125
Mar.....	—	33	45	53	131
1st Quarter.....	—	135	247	53	435
Sub-total.....	—(2)	17,127	3,252	1,397	21,776
2. Small Holdings:					
Sept. 23, 1943—Sept. 30, 1946	7,879	12,897	1,935	18,974	33,806
1946—4th Quarter.....	2,040	3,545	174	6,851	10,570
1947—Jan.....	437	1,236	77	1,704	3,017
Feb.....	450	710	59	1,762	2,531
Mar.....	479	665	49	1,745	2,459
1st Quarter.....	1,366	2,611	185	5,211	8,007
Sub-total.....	11,285	19,053	2,294	31,036	52,383
3. Full-Time Farming:					
Sept. 23, 1943—Sept. 30, 1946	9,145	744	1,952	32,833	35,529
1946—4th Quarter.....	2,702	265	499	10,003	10,767
1947—Jan.....	410	72	117	2,001	2,190
Feb.....	308	29	92	1,084	1,205
Mar.....	319	57	88	1,207	1,352
1st Quarter.....	1,037	158	297	4,292	4,747
Sub-total.....	12,884	1,167	2,748	47,128	51,043
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans:					
Sept. 23, 1943—Sept. 30, 1946	799	396	471	359	1,226
1946—4th Quarter.....	342	208	204	162	574
1947—Jan.....	94	43	65	14	122
Feb.....	83	32	69	14	115
Mar.....	151	56	105	34	195
1st Quarter.....	328	131	239	62	432
Sub-total.....	1,469	735	914	583	2,232
5. Total—All Projects:					
Sept. 23, 1943—Sept. 30, 1946	17,823	30,282	7,326	53,444	91,052
1946—4th Quarter ⁽¹⁾	5,084	4,765	914	17,082	22,761
1947—Jan.....	941	1,387	402	3,719	5,508
Feb.....	841	837	279	2,860	3,976
Mar.....	949	811	287	3,039	4,137
1st Quarter.....	2,731	3,035	968	9,618	13,621
TOTAL.....	25,638	38,082	9,208	80,144	127,434

(1) Revised.

(2) Number of projects for which appropriations have been made during the period total 215 representing 2,693 housing units.

TABLE 17.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE
BY TYPES OF PROJECT,
SEPTEMBER 23, 1943—MARCH 31, 1947

Type of Project	Construction		Expenditure (\$000)		
	Housing Units Completed	Housing Units under Construction	New Construction	Land and Existing Buildings	Total
			Housing Units Completed. Current Construction, Repairs and Other Services		
1. Sub-division Projects:					
Sept. 23, 1943—Sept. 30, 1946	1,502	1,172	16,105	1,278	17,383
1946—4th Quarter ⁽¹⁾ ...	788	398	1,570	66	1,636
1947—Jan.....	120	266	201	0	201
Feb.....	112	154	377	0	377
Mar.....	9	162	782	53	835
1st Quarter.....	241	—	1,360	53	1,413
Sub-total.....	2,531	—	19,035	1,397	20,423
2. Small Holdings:					
Sept. 23, 1943—Sept. 30, 1946	73	1,080	2,053	14,284	16,337
1946—4th Quarter....	76	1,603	2,346	7,840	10,186
1947—Jan.....	55	1,627	721	2,882	3,603
Feb.....	53	1,638	675	2,445	3,120
Mar.....	78	1,615	780	1,846	2,626
1st Quarter.....	186	—	2,176	7,173	9,349
Sub-total.....	335	—	6,575	29,297 ⁽²⁾	35,872 ⁽²⁾
3. Full-Time Farming:					
Sept. 23, 1943—Sept. 30, 1946	27	127	408	22,126	22,534
1946—4th Quarter....	32	192	304	11,588	11,892
1947—Jan.....	6	159	85	3,566	3,651
Feb.....	2	170	74	2,890	2,964
Mar.....	6	183	95	2,908	3,003
1st Quarter.....	14	—	254	9,364	9,618
Sub-total.....	73	—	966	43,078 ⁽²⁾	44,044 ⁽²⁾
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans:					
Sept. 23, 1943—Sept. 30, 1946	5	40	76	200	276
1946—4th Quarter....	26	87	131	103	234
1947—Jan.....	11	89	61	37	98
Feb.....	7	90	37	16	53
Mar.....	5	99	38	28	66
1st Quarter.....	23	—	136	81	217
Sub-total.....	54	—	343	384	727
5. Total—All Projects:					
Sept. 23, 1943—Sept. 30, 1946	1,607	2,419	18,642	37,888	56,530
1946—4th Quarter ⁽¹⁾ ...	922	2,280	4,351	19,597	23,948
1947—Jan.....	192	2,141	1,068	6,485	7,553
Feb.....	174	2,052	1,163	5,351	6,514
Mar.....	98	2,059	1,695	4,835	6,530
1st Quarter.....	464	—	3,926	16,671	20,597
TOTAL—Sept. 23, 1943 March 31, 1947...	2,993	—	26,919	74,156	101,075

(1) Revised.

(2) In addition to the amounts shown in the last two columns for Small Holdings and Full Time Farming there was an expenditure for Mortgage Loans under Sections 13 of the Veterans' Land Act of \$103,400 at the end of December \$10,568 for January, \$13,903 in February and \$42,707 in March.

TABLE 18.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927
MAY 1, 1929—MARCH 31, 1947

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement Of Existing Structures					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans ⁽¹⁾	Amount of Loans (\$000)
May 1, 1929—Mar. 31, 1945	—	—	—	—	—	—	36,807	57,018
1945 Apr. 1.—Dec. 31	53	48	25	10	794	1,973	804	2,031
1946								
Jan.	3	3	4	1	65	162	65	166
Feb.	1	3	1	1	25	58	25	61
Mar.	1	0	0	0	23	62	23	62
1st Quarter	5	6	5	2	113	282	113	289
Apr.	2	4	0	0	26	64	27	67
May	9	8	1	1	120	333	123	343
June	8	6	10	8	164	389	167	403
2nd Quarter	19	18	11	9	310	786	317	813
July	10	8	7	2	168	389	168	399
Aug.	6	3	7	3	142	346	142	352
Sept.	4	4	2	0	135	345	136	350
3rd Quarter	20	15	16	5	445	1,080	446	1,101
Oct.	5	5	8	3	145	399	146	406
Nov.	6	5	5	3	147	396	147	405
Dec.	2	1	4	3	139	369	140	372
4th Quarter	13	11	17	9	431	1,164	433	1,183
Sub-total—1946	57	49	49	25	1,299	3,311	1,309	3,386
1947								
Jan.	2	3	0	0	59	173	59	176
Feb.	1	0	1	0	48	133	48	133
Mar.	1	1	0	0	23	57	23	58
1st Quarter	4	4	1	0	130	363	130	367
TOTAL— May 1, 1929— Mar. 31, 1947	—	—	—	—	—	—	39,050	62,802

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

TABLE 19.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944
MARCH 1, 1945 — MARCH 31, 1947

Period	Residential Construction											
	New Structures		Alteration and Improvement of Existing Structures		Other Purposes		Total					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)				
1945—March 1—December 31:	232	259	246	145	3,833	2,978	4,311	3,382				
1946—January 1—December 31:	375	408	351	237	12,304	9,235	13,030	9,880				
1947—January	13	12	13	9	768	591	794	612				
February	26	36	10	7	776	581	812	624				
March	50	60	33	24	1,456	1,068	1,539	1,152				
1st Quarter	89	108	56	40	3,000	2,240	3,145	2,388				
Total—March 1, 1945												
March 31, 1947	696	775	653	422	19,137	14,453	20,486	15,650				

TABLE 20.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s) HAS BEEN APPROVED
BY TYPES OF PROJECT, AUGUST 23, 1945—APRIL 30, 1947

Period	Veterans' Land Act, 1942	Wartime Housing Limited	Housing Enterprises of Canada, Limited	Integrated Housing Development	P.B. 1046	Prefabricated houses	Miscellaneous		Total Conversion
							New	Conversion	
1945	Aug. 23-Dec. 31	2,657	6,923	—	—	1,000	238	—	10,818
1946	Jan.	—	25	—	—	—	—	—	25
	Feb.	—	14	106	—	256	—	—	405
	Mar.	—	—	—	—	256	—	—	—
1st Quarter	—	—	14	131	—	—	29	—	430
Apr.	—	—	155	1,167	120	568	17	—	2,042
May	—	—	165	1,004	508	633	159	193	2,879
June	—	—	149	412	607	269	507	89	63
2nd Quarter	—	—	469	2,583	1,235	1,470	683	704	297
July	—	—	266	980	1,170	362	754	66	622
Aug.	—	—	243	71	388	395	1,094	187	339
Sept.	—	—	223	196	57	113	1,147	35	157
3rd Quarter	—	—	732	1,247	1,615	870	2,995	35	410
Oct.	—	—	245	708	143	322	1,314	50	228
Nov.	—	—	185	391	322	277	1,059	246	149
Dec.	—	—	58	150	—	43	1,165	—	132
4th Quarter	—	—	488	1,249	465	642	3,538	296	509
Sub-Total—1946	—	—	1,703	5,210	3,315	3,238	7,216	1,035	1,245
1947	Jan.	—	70	42	—	67	632	450	169
	Feb.	—	96	250	—	111	663	400	60
	Mar.	—	73	50	—	139	866	—	211
1st Quarter	—	—	239	342	—	317	2,161	850	440
Apr.	—	—	—	—	—(1)	568	875	—	142
Total	Aug. 23, 1945	—	4,715	13,075	3,315	4,123	10,252	2,885	2,065
	Apr. 30, 1947	—	—	—	—	—	—	—	3,133
									43,563

(1) A.P.H.'s have been issued for 2 Housing Enterprises of Canada Limited projects involving 742 housing units but

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 21.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—
LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES
WITH DOMINION REGISTRATION, CANADA, 1945–1946
(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1945 ⁽¹⁾	279.9	69.4	22.1	371.4
1946 ⁽¹⁾	309.1	73.0	25.3	407.4

(1) Preliminary.

TABLE 22.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS
MADE BY CHARTERED BANKS, CANADA,
1945–1946
(Millions of Dollars)

Year	CLASS OF LOANS					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1945	47.6	180.8	337.3	573.8	1,139.5	4.2
1946	71.8	177.5	382.4	807.2	1,438.9	5.0

SECTION 5

BUILDING MATERIALS
TABLE 23.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA
1945—MARCH, 1947
(IN UNITS SPECIFIED)

Period	Cement	Building Brick	Sawn Lumber(1)	Cast Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes	Warm Air Furnaces	Bath Tubs	Asphalt Shingles(2)	Gypsum Wallboard	Millions of Sq. Ft.	
	Millions of Barrels of 350 lbs.	Millions of Bricks	Millions of Ft. B.M.	Thousands of Tons	Thousands of Tons	Thousands of Tons	Thousands of Tons	Thousands of Tons	Thousands of Units	Thousands of Units	Thousands of Units	Thousands of Sq. Ft.
1945	7.8	190.7	4,900.0	20.8	139.0	70.0	35.2	—	1,443.0	140.0	—	—
1946												
Jan. . . . .	.8	14.5	339.5	2.3	14.7	6.4	3.7	4.7	124.7	13.1	—	—
Feb. . . . .	.6	13.6	353.4	2.1	9.7	5.5	3.0	4.3	128.5	13.4	—	—
Mar. . . . .	.7	14.6	385.8	2.2	4.8	5.6	3.7	4.8	161.0	16.1	—	—
1st Quarter	2.1	42.7	1,078.7	6.6	29.2	17.5	10.4	13.8	414.2	42.6	—	—
Apr. . . . .	.9	16.7	339.5	2.3	9.0	6.3	3.8	4.2	137.0	15.7	—	—
May. . . . .	.9	24.5	394.8	2.3	7.8	6.7	3.7	4.3	195.9	18.2	—	—
June.	1.0	25.5	424.0	1.8	6.2	5.8	3.7	4.2	153.8	16.2	—	—
2nd Quarter	2.8	66.7	1,158.3	6.4	23.0	18.8	11.2	12.7	486.7	50.1	—	—
July.	1.1	28.8	590.5	1.6	7.0	4.1	3.0	3.8	177.7	15.7	—	—
Aug.	1.0	29.8	589.5	1.9	6.9	2.1	3.6	3.8	177.2	17.7	—	—
Sept.	1.0	28.0	473.3	2.0	4.4	1.6	3.5	5.0	205.9	15.5	—	—
3rd Quarter	3.1	86.6	1,653.3	5.5	18.3	7.8	10.1	12.6	560.8	48.9	—	—
Oct.	1.0	29.1	413.9	2.3	9.9	3.0	3.8	6.4	219.5	18.9	—	—
Nov.	1.0	25.4	330.1	2.3	8.2	6.0	4.1	5.8	209.4	19.0	—	—
Dec. . . . .	.7	22.8	277.2	2.2	9.8	5.8	3.8	5.0	172.3	17.2	—	—
4th Quarter	2.7	77.3	1,021.2	6.8	27.9	14.8	11.7	17.2	601.2	55.1	—	—
Year	10.7	273.3	4,911.5	25.3	98.4	58.9	43.4	56.3	2,062.9	196.7	—	—
1947												
Jan. . . . .	.9	18.9	344.0	2.5	8.1	6.3	3.8	6.0	158.9	16.8	—	—
Feb. . . . .	.7	16.7	384.0	2.6	9.2	6.0	3.9	6.0	168.5	15.1	—	—
Mar. . . . .	.9	18.1	415.0	2.9	7.1	6.0	3.8	6.5	178.3	18.6	—	—
1st Quarter	2.5	53.7	1,143.0	8.0	24.4	18.3	11.5	18.5	505.7	50.5	—	—

TABLE 24.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA

JANUARY, 1946 — MARCH, 1947

(In Units Specified)

Period	Cement (Millions of Barrels of 350 lbs.)			Building Brick (Millions of Bricks)			Cast Iron Soil Pipe and Fittings (Thousands of Tons)		
	Sales	Stocks at end of Month	Ratio of Stocks to Sales	Sales	Stocks at end of Month	Ratio of Stocks to Sales	Sales	Stocks at end of Month	Ratio of Stocks to Sales
1946:									
Jan. ....	.3	1.8	5.9	15.9	17.1	1.1	2.3	1.0	.5
Feb. ....	.3	2.2	7.9	13.5	17.3	1.3	2.1	1.0	.5
Mar. ....	.6	2.3	3.8	17.5	14.5	.8	2.3	.9	.3
Apr.	1.0	2.1	2.1	18.4	12.8	.7	2.3	.8	.3
May....	1.5	1.4	.9	22.0	15.3	.7	2.2	.8	.4
June....	1.5	1.0	.7	24.0	16.8	.7	1.9	.7	.4
July....	1.4	.7	.5	28.2	18.2	.7	1.5	.9	.6
Aug.	1.2	.5	.4	29.0	17.9	.6	1.8	1.1	.7
Sept.	1.1	.4	.3	26.9	19.2	.7	1.9	1.1	.6
Oct.	1.2	.2	.2	29.4	18.8	.6	2.1	1.3	.6
Nov. ....	.9	.3	.3	27.2	16.6	.6	2.4	1.2	.5
Dec. ....	.5	.5	.9	19.6	18.2	.9	2.1	1.3	.6
1947:									
Jan. ....	.4	.9	2.3	18.7	17.3	.9	2.6	1.2	.5
Feb. ....	.4	1.2	2.9	16.9	17.6	1.0	2.3	1.5	.7
Mar. ....	.8	1.3	1.6	19.3	15.4	.8	2.9	1.7	.6

TABLE 24. (continued)—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA
 JANUARY, 1946—MARCH, 1947
 (In Units Specified)

Period	Steel Pipe, Tubes and Fittings (Thousands of Tons)			Bath Tubs (Thousands of Units)			Gypsum Wallboard		
	Sales	Stocks at end of of Month	Ratio of Stocks to Sales	Sales	Stocks at end of of Month	Ratio of Stocks to Sales	Sales	Stocks at end of of Month	Ratio of Stocks to Sales
1946:	12.4	11.6	.9	4.4	2.3	.5	13.1	1.5	.1
	7.9	13.5	1.7	4.4	2.3	.5	13.6	1.3	.1
	5.8	12.5	2.2	4.9	2.1	.4	15.9	1.5	.1
	8.1	13.4	1.7	4.8	1.6	.3	15.9	1.2	.1
	10.8	10.4	1.0	4.1	1.7	.4	17.7	1.7	.1
	6.8	9.9	1.5	4.5	1.3	.3	16.3	1.5	.1
	7.7	9.1	1.2	3.8	1.3	.3	15.8	1.4	.1
	7.0	9.0	1.3	3.8	1.3	.3	17.4	1.8	.1
	6.9	6.6	1.0	4.6	1.6	.3	15.4	1.9	.1
	8.2	8.4	1.0	5.9	2.2	.4	19.1	1.7	.1
	8.4	8.2	1.0	6.3	1.7	.3	19.7	1.0	.1
	4.5	13.6	3.0	5.7	1.0	.2	16.4	1.8	.1
1947:	9.3	12.3	1.3	5.8	1.3	.2	17.1	1.5	.1
	10.3	11.4	1.1	5.9	1.5	.3	14.8	1.8	.1
	9.7	8.3	.9	6.8	1.3	.2	18.4	2.0	.1

TABLE 25.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA
 JANUARY, 1945—MARCH, 1947
 (In Units Specified)

Period	Glass	Rock Wool	Gypsum Plaster	Wallboard Building Board	Paints Pigments and Varnishes
	Millions of Sq. Ft.	Thousands of Tons	Thousands of Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945—Jan.	3.6	.2	.1	.8	651
Feb.	3.3	.2	.2	.5	540
Mar.	5.0	.4	.2	1.0	797
1st Quarter	11.9	.8	.5	2.3	1,988
Apr.	4.7	.3	.2	1.3	801
May	4.9	.5	.3	.8	783
June	3.4	.3	.3	.5	756
2nd Quarter	13.0	1.1	.8	2.6	2,340
July	2.7	.4	.2	.7	801
Aug.	3.2	.2	.3	1.1	616
Sept.	2.4	.3	.3	1.0	684
3rd Quarter	8.3	.9	.8	2.8	2,101
Oct.	3.0	.5	.3	1.6	783
Nov.	1.0	.5	.3	1.4	725
Dec.	2.6	.7	.2	1.4	723
4th Quarter	6.6	1.7	.8	4.4	2,231
Year	39.8	4.5	2.9	12.1	8,660
1946—Jan.	2.7	.9	.2	.8	855
Feb.	2.2	.4	.2	1.1	787
Mar.	2.8	.6	.3	1.5	846
1st Quarter	7.7	1.9	.7	3.4	2,488
Apr.	3.4	.6	.4	1.6	914
May	2.5	.7	.2	1.4	952
June	3.2	.3	.3	1.6	838
2nd Quarter	9.1	1.6	.9	4.6	2,704
July	2.8	.4	.5	1.3	700
Aug.	3.6	.3	.5	1.9	601
Sept.	5.4	.4	.5	1.8	567
3rd Quarter	11.8	1.1	1.5	5.0	1,868
Oct.	4.3	.4	.6	1.8	679
Nov.	7.6	.5	1.2	1.5	828
Dec.	3.2	.4	2.7	2.4	869
4th Quarter	15.1	1.3	4.5	5.7	2,376
Year	43.7	5.9	7.6	18.7	9,436
1947—Jan.	5.2	.5	1.2	3.4	926
Feb.	3.7	.3	1.2	3.9	922
Mar.	5.8	.6	1.1	3.8	1,042
1st Quarter	14.7	1.4	3.5	11.1	2,890

TABLE 26.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA
 JANUARY, 1945 — MARCH, 1947
 (In Units Specified)

Period	Lumber	Building Brick	Wire Nails and Spikes	Pulp and Fibre Wallboard	Paints, Pigments and Varnishes
	Millions of Ft. B.M.	Millions of Bricks	Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945—Jan.	128.2	.1	76.6	2.7	234
Feb.	138.9	.0	68.5	2.5	328
Mar.	155.9	.0	66.0	3.6	343
1st Quarter	423.0	.1	211.1	8.8	905
Apr.	134.3	.1	40.9	5.2	279
May	134.2	.3	17.1	3.8	350
June	169.8	.3	98.4	3.7	409
2nd Quarter	438.3	.7	156.4	12.7	1,038
July	184.1	.5	32.7	3.6	242
Aug.	197.3	.5	99.0	5.3	457
Sept.	159.2	.3	76.2	2.3	340
3rd Quarter	540.6	1.3	207.9	11.2	1,040
Oct.	227.7	.6	135.6	5.9	387
Nov.	193.2	.5	49.5	2.7	313
Dec.	178.1	.5	53.1	4.0	290
4th Quarter	599.0	1.6	238.2	12.6	990
Year	2,000.9	3.7	813.6	45.3	3,973
1946—Jan.	145.5	.1	105.2	3.2	310
Feb.	128.0	.2	117.4	2.1	198
Mar.	152.8	.2	161.0	1.7	322
1st Quarter	426.3	.5	383.6	7.0	830
Apr.	143.1	.4	73.8	1.4	240
May	144.8	.6	230.4	2.4	458
June	101.1	1.3	65.1	.7	259
2nd Quarter	389.0	2.3	369.3	4.5	958
July	172.3	.7	145.0	2.4	294
Aug.	170.2	.9	364.7	5.0	524
Sept.	221.7	.5	5.7	5.4	365
3rd Quarter	564.2	2.1	515.4	12.8	1,183
Oct.	253.1	.5	.9	3.9	430
Nov.	238.4	.5	.4	4.0	548
Dec.	212.3	.2	.9	3.9	458
4th Quarter	703.8	1.2	2.2	11.8	1,436
Year	2,083.3	6.1	1,270.5	36.1	4,407
1947—Jan.	180.4	.4	0	3.8	529
Feb.	205.3	.1	2.7	3.2	366
Mar.	234.7	.1	3.9	1.6	573
1st Quarter	620.4	.6	6.6	8.6	1,463

SECTION 6.
BUILDING LABOUR

TABLE 27.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY
AND INDEXES OF EMPLOYMENT IN THE BUILDING AND ALL INDUSTRIES⁽¹⁾
JANUARY, 1945—APRIL, 1947.

As at beginning of month	BUILDING INDUSTRY			Indexes of Employment 1935-1939 = 100	
	Number of Persons Employed	Aggregate Weekly Payroll (\$000)	Average Weekly Earnings \$	Building Industry	All Industries
1945—January	38,320	1,172	30.59	148.8	166.1
February	36,650	1,242	33.88	142.1	164.8
March	35,895	1,253	34.91	139.0	164.1
April	36,601	1,230	33.62	141.4	162.9
May	37,747	1,301	34.46	145.9	161.6
June	40,084	1,368	34.12	154.7	161.5
July	43,554	1,472	33.80	168.0	161.6
August	45,518	1,562	34.32	175.7	161.2
September	50,904	1,753	34.45	196.5	159.2
October	54,419	1,885	34.64	208.3	155.4
November	59,584	2,083	34.96	229.3	157.7
December	60,990	2,110	34.60	234.2	159.5
Year	44,933	1,533	34.03	173.7	161.3
1946—January	53,774	1,571	29.21	206.2	154.9
February	54,050	1,828	33.83	207.1	154.0
March	52,812	1,826	34.57	201.8	153.8
April	55,083	1,905	34.58	210.0	155.6
May	58,566	1,956	33.40	223.3	155.9
June	64,018	2,093	32.70	243.8	156.5
July	69,201	2,311	33.40	263.6	159.9
August	72,849	2,522	34.62	276.9	159.1
September	74,336	2,572	34.60	282.5	161.6
October	74,569	2,659	35.66	282.5	164.0
November	77,710	2,768	35.61	293.1	168.3
December	77,661	2,752	35.44	292.4	170.7
Year ⁽²⁾	65,386	2,230	34.11	248.6	159.5
1947—January	71,688	2,222	30.99	268.1	166.7
February	72,362	2,583	35.69	269.7	166.4
March ⁽²⁾	73,665	2,718	36.89	274.6	166.1
April ⁽²⁾	75,644	2,735	36.15	281.6	166.4

(1) As reported to the Dominion Bureau of Statistics by employers with 15 or more employees.

(2) Preliminary.

TABLE 28.—UNFILLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
JANUARY, 1945—APRIL, 1947.

As at date of reporting closest to end of month	Bricklayers	Carpenters		Painters (Construction and Maintenance)		Plasterers		Plumbers and Pipe Fitters		Other Construction (Skilled and Semi-skilled)		Construction (Unskilled)		TOTAL	
		Vacancies	Applicants	Vacancies	Applicants	Vacancies	Applicants	Vacancies	Applicants	Vacancies	Applicants	Vacancies	Applicants	Vacancies	Applicants
1945	311	239	1,481	3,448	396	1,252	102	639	538	269	366	1,670	667	4,868	6,602
	229	291	1,549	3,868	557	1,193	133	555	542	276	422	1,989	868	5,288	7,248
	338	283	2,546	3,430	1,121	872	158	59	638	480	476	361	3,304	1,025	6,510
	630	178	4,055	2,523	2,043	718	211	39	656	427	730	277	5,568	1,964	5,126
	537	309	1,007	9,805	931	7,904	152	3,758	105	124	258	1,448	181	1,061	615
1946	630	285	931	7,904	152	3,758	105	124	258	1,448	181	1,061	615	2,303	2,872
	537	309	1,007	9,805	297	3,945	99	129	235	1,690	187	1,232	771	2,593	3,133
	689	254	1,682	9,497	641	3,357	162	92	237	1,806	370	1,137	696	2,786	5,477
	782	176	3,138	6,721	1,130	1,866	243	59	230	1,634	614	839	3,615	3,456	19,703
	862	112	3,333	3,995	1,074	1,205	211	46	254	1,279	646	3,116	2,494	9,496	14,751
	949	120	3,334	3,073	839	809	218	56	270	1,027	592	512	3,074	2,125	9,802
	806	129	3,585	2,404	645	933	191	38	279	1,012	550	443	2,760	1,926	7,722
	750	115	3,297	2,064	414	869	212	20	277	846	594	371	3,097	1,667	8,945
	850	114	3,168	1,963	373	885	189	37	365	739	489	288	4,125	1,728	9,945
	954	63	2,935	1,902	198	1,468	185	29	326	671	373	279	4,753	1,623	9,724
	922	111	1,879	2,765	98	2,334	169	38	323	662	363	249	1,827	6,503	8,146
	783	222	847	4,910	59	3,369	159	81	295	926	172	712	1,288	1,865	3,603
1947	631	352	530	8,173	104	4,080	134	104	222	1,098	155	984	597	2,602	2,373
	631	352	758	8,952	127	3,489	161	80	220	700	102	1,251	1,016	9,285	17,393
	804	299	1,142	7,971	230	2,760	212	72	243	686	176	1,064	8,666	3,015	24,109
	735	242	1,615	6,313	349	1,872	135	50	238	717	854	3,370	7,597	2,449	21,518
	537	530	530	8,173	104	4,080	134	104	222	1,098	155	984	597	2,602	2,373

TABLE 29.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES
BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1947⁽¹⁾

Trade and Type of Training	Dec. 31 1945	March 31 1946	June 30 1946	Sept. 30 1946	Dec. 31 1946	March 31 1947
Carpentry:						
Vocational.....	729	1,376	1,156	1,062	1,103	919
Apprenticeship.....	291	524	799	885	1,021	1,302
Total.....	1,020	1,900	1,955	1,947	2,124	2,221
Bricklaying:						
Vocational.....	129	366	472	435	386	460
Apprenticeship.....	77	124	169	160	263	463
Total.....	206	490	641	595	649	923
Painting and Decorating:						
Vocational.....	133	262	222	220	206	157
Apprenticeship.....	67	101	169	412	443	323
Total.....	200	363	391	632	649	480
Plastering:						
Vocational.....	48	101	75	50	34	57
Apprenticeship.....	36	46	75	111	129	182
Total.....	84	147	150	161	163	239
Plumbing and Steam Fitting:						
Vocational.....	303	682	593	537	410	351
Apprenticeship.....	395	605	779	912	1,097	1,297
Total.....	698	1,287	1,372	1,449	1,507	1,648
Sheet Metal:						
Vocational.....	238	385	299	188	131	122
Apprenticeship.....	193	306	385	342	409	558
Total.....	431	691	684	530	540	680
Electrical:						
Vocational.....	706	1,182	988	953	834	740
Apprenticeship.....	470	725	902	876	1,017	1,212
Total.....	1,176	1,907	1,890	1,829	1,851	1,952
All Trades:						
Vocational.....	2,286	4,354	3,805	3,445	3,104	2,806
Apprenticeship.....	1,529	2,431	3,278	3,698	4,379	5,337
Total.....	3,815	6,785	7,083	7,143	7,483	8,143

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

SECTION 7

BUILDING COSTS

TABLE 30.—INDICES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA,
JANUARY, 1945—APRIL, 1947
(1935-1939 = 100)

Period	Lumber	Cement	Brick	Glass	Plaster	Nails	Steel Pipe	Range Boilers	Paint Materials	Composite Index of Building Materials		Composite Index of All Commodities
										1945	1946	1947
1945	January	179.4	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.1	133.5
	February	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.7
	March	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.2	145.3	133.8
	April	179.9	102.7	110.5	172.8	104.4	104.8	147.4	107.0	125.3	145.1	134.1
	May	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.4
	June	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
	July	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.7
	August	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	135.0
	September	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.9	144.4	134.1
	October	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.4	134.4
	November	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.6	134.8
	December	179.9	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	144.8	134.8
	Year	179.9	102.1	110.5	172.8	104.4	104.8	147.4	107.0	120.9	144.8	134.4
1946	January	181.5	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	145.6	135.7
	February	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	136.5
	March	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	137.0
	April	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.4
	May	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.9
	June	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	141.6
	July	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	151.8	142.1
	August	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.3	153.3	141.7
	September	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.0	153.6	141.6
	October	191.5	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.6	154.7	143.8
	November	200.0(1)	101.7	110.5	172.8	104.4	123.7	156.8	114.4	141.5(1)	160.3(1)	144.8(1)
	December	200.9(1)	101.7	110.5	172.8	104.4	123.7	156.8	114.4	144.1(1)	161.2(1)	145.3(1)
	Year	190.0(1)	101.8	110.5	172.8	104.4	121.0	154.5	112.5	126.0(1)	152.5(1)	140.9
1947	January	212.4	101.7	114.0	172.8	104.4	123.7	173.8	114.4	157.0	168.7	148.2
	February	216.4	104.2	114.0	172.8	104.4	123.7	173.8	114.4	173.4	172.4	153.3
	March	216.4	104.2	114.0	172.8	104.4	123.7	173.8	121.2	173.4	172.4	156.2
	April	216.4	106.1	114.0	172.8	104.4	123.7	173.8	121.2	170.7	173.4	159.5

(1) Revised.

TABLE 31.—INDEXES OF COST OF LIVING AND RENT, CANADA,
 JANUARY, 1945—MAY, 1947
 (1935-1939 = 100)

Period	Cost of Living	Rent
1945—January.....	118.6	112.0
February.....	118.6	112.0
March.....	118.7	112.0
April.....	118.7	112.0
May.....	119.0	112.1
June.....	119.6	112.1
July.....	120.3	112.1
August.....	120.5	112.1
September.....	119.9	112.1
October.....	119.7	112.3
November.....	119.9	112.3
December.....	120.1	112.3
Year.....	119.5	112.1
1946—January.....	119.9	112.3
February.....	119.9	112.3
March.....	120.1	112.3
April.....	120.8	112.3
May.....	122.0	112.6
June.....	123.6	112.6
July.....	125.1	112.6
August.....	125.6	112.6
September.....	125.5	112.6
October.....	126.8	113.4
November.....	127.1	113.4
December.....	127.1	113.4
Year.....	123.6	112.7
1947—January.....	127.0	113.4
February.....	127.8	113.4
March.....	128.9	113.4
April.....	130.6	113.4
May.....	133.1	115.4

TABLE 32.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA,
JANUARY, 1945—MAY, 1947
(1935-1939 = 100)

Period	Building Materials	All Industrial
1945—January.....	102.4	83.6
February.....	103.0	87.5
March.....	102.6	88.2
April.....	104.7	89.0
May.....	107.8	92.4
June.....	116.9	95.7
July.....	117.1	93.3
August.....	118.2	93.0
September.....	122.2	95.6
October.....	127.4	98.4
November.....	131.3	102.0
December.....	138.5	105.8
Year.....	116.0	93.7
1946—January.....	149.0	116.0
February.....	150.5	113.8
March.....	148.6	110.9
April.....	160.6	117.6
May.....	164.0	117.7
June.....	167.0	116.7
July.....	157.3	112.6
August.....	154.1	110.4
September.....	137.1	97.4
October.....	133.9	95.0
November.....	134.9	95.3
December.....	138.4	99.3
Year.....	149.6	108.6
1947—January.....	142.0	99.2
February.....	145.3	102.4
March.....	140.2	99.2
April.....	136.8	97.7
May.....	136.4	97.6

PART III.
SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as "D.B.S."

PART I CHARTS

FIGURE 1.—VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1946-1947.

Chart based on data shown in Table 8.

FIGURE 2.—VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS, 1946-1947.

Chart based on data shown in Table 23.

FIGURE 3.—INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND ALL COMMODITIES, 1939-1947.

Chart based on monthly issues of *Prices and Price Indexes*, D.B.S., 1939-1947. Data converted from a 1926 to 1935-1939 base.

FIGURE 4.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES—CANADA, 1939-1947.

Chart based on monthly issues of *Prices and Price Indexes*, D.B.S., 1939-1947.

PART II TABULAR MATERIAL

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER.

Data for 1945—March, 1947, obtained from monthly issues of *Registrations of Births, Deaths and Marriages*, D.B.S.

These data are compiled by the D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.

- (1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was 4,433,446 or 38.5 per cent of the total population of Canada at that time.
- (2) Data for 1945 does not include July registrations of births, deaths and marriages for Glace Bay.
- (3) Data for 1946 do not include marriage registrations for October for Peterborough.
- (4) Data for 1947 do not include marriage registrations for January for Cornwall.

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, CANADA—BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1940-1946.

Data for 1945-1947 were obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons—or 46 per cent of the total population of Canada (as at date of the 1941 Census).
- (2) The number of new dwelling units shown in Table 2 includes conversions.
- (3) Monthly data for 1946 is based upon complete returns from 204 municipalities.
- (4) Monthly data for 1947 is based on returns from the following number of municipalities: January and February 204; March 202.

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CANADA—CONSTRUCTION CONTRACTS AWARDED, 1945-1947.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of *new dwelling units* estimated to be involved in contract awards for apartments which replace the series on *apartment blocks* shown in *The Building Reporter* have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40-41. Construction costs for the unit are estimated at \$6,053, of which \$3,178 are material costs, \$2,270 are on-site labour costs and \$605 are overhead and profits. Using 1946 as the base year, these costs have been corrected in the light of fluctuations in the wholesale prices of building materials and wage rates in the construction industry.

TABLE 4.—NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, JANUARY 1, 1947—APRIL 30, 1947.

Data compiled by Programme Division, Central Mortgage and Housing Corporation, based on monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation.

Municipalities covered by this survey accounted for approximately fifty-six per cent of total completions estimated by the D.B.S. to have been completed during 1946.

TABLE 5.—NUMBER OF DWELLING UNITS COMPLETED, CANADA, BY TYPE OF CONSTRUCTION, 1945-1946.

Data obtained from *Supplement to Housing Statistics, 1946*, Public Finance Statistics Branch, D.B.S.

Data for total dwelling units completed in Canada during 1945 and 1946 are based largely on returns received from 623 municipalities out of a total of 3,845 or approximately 66 per cent of the total population of incorporated municipalities. For detailed explanation of coverage and statistical technique used see *Housing Statistics, 1946*, and *Supplement to Housing Statistics, 1946*, Public Finance Statistics Branch, D.B.S.

TABLE 6.—NUMBER OF NEW RESIDENTIAL BUILDINGS COMPLETED, CANADA, BY TYPE OF STRUCTURE, 1945-1946.

Data obtained from *Supplement to Housing Statistics, 1946*, Public Finance Statistics Branch, D.B.S.

TABLE 7.—NUMBER OF NEW RESIDENTIAL BUILDINGS COMPLETED, CANADA, BY TYPE OF EXTERIOR BUILDING MATERIAL USED, 1945-1946.

Data obtained from *Supplement to Housing Statistics, 1946*, Public Finance Statistics Branch, D.B.S.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, FEBRUARY 1, 1945—APRIL 30, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS LOANS APPROVED BY TYPE OR PROJECT, FIRST QUARTER, 1946 AND FIRST QUARTER, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 10.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE, AMOUNT OF LOAN, FLOOR AREA AND CONSTRUCTION COST PER SQUARE FOOT PER DWELLING UNIT BY TYPE OF HOUSE, 1946 AND FIRST QUARTER, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 11.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, HOME EXTENSION LOAN GUARANTEES APPROVED, APRIL 1, 1946—MARCH 31, 1947.

Data compiled by Mortgage Section, Central Mortgage and Housing Corporation.

TABLE 12.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, DECEMBER 19, 1944—MARCH 31, 1947.

Data compiled by Emergency Shelter Administration, Central Mortgage and Housing Corporation.

TABLE 13.—OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941—MARCH 31, 1947.

Special compilation by Wartime Housing Limited.

For the period 1941-1944, the number of projects refers to completed projects. Data for 1945 and 1946, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.

TABLE 14.—OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945—MARCH 31, 1947.

Special compilation by Wartime Housing Limited.

TABLE 15.—OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION AS AT DECEMBER 31, 1946 AND MARCH 31, 1947.

Special compilation by Wartime Housing Limited.

TABLE 16.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED, BY TYPES OF PROJECT, SEPTEMBER 23, 1943—MARCH 31, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved (September 23, 1943) to March 31, 1947. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

TABLE 17.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPES OF PROJECT, SEPTEMBER 23, 1943—MARCH 31, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 18.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, MAY 1, 1929—MARCH 31, 1947.

Special compilation by the Canadian Farm Loan Board, Department of Finance.

TABLE 19.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944, MARCH 1, 1945—MARCH 31, 1947.

Data obtained by courtesy, Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 20.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'S), HAS BEEN APPROVED BY TYPES OF PROJECT, AUGUST 23, 1945—APRIL 30, 1947.

Special compilation by the Economic Research Branch, Department of Reconstruction and Supply, of data supplied by the Priorities Branch, Department of Reconstruction and Supply.

TABLE 21.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1945-1946.

Data on life insurance companies for 1945 obtained from *Abstract of Statements of Insurance Companies in Canada for the Year ended December 31, 1945*, and for 1946 from the published financial statements of the companies. Data on trust and loan companies for 1945 obtained from *Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies*, and for 1946 from the published financial statements of the companies. Data for life insurance companies for 1945 and for all institutions in 1946 are preliminary and subject to revision. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded.

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural conducted in Canada.
- (2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.
- (3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
- (4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick, and Manitoba but inspected by the Dominion Department of Insurance.
- (5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only do not include real estate investments made out of estates, trusts, and agency funds.
- (6) Data for 1945 refer to 63 institutions comprising 36 life insurance companies, 7 loan companies and 20 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.
- (7) Data for 1946 refer to 65 institutions comprising 36 life insurance companies, 7 loan companies and 22 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.

TABLE 22.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1945-1946.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for year 1945 from January, 1946 issue and 1946 from December, 1946-January, 1947 issue.

- (1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
- (2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 23.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.

Sources of data for building materials listed in Table 23 are as follows:

Cement:

1945-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Building Brick: Data relate to face and common clay brick.

1945-1947, Estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 51 producers accounting for approximately 92 per cent of total brick shipments during 1945.

Sawn Lumber:

1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.

1946-1947, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which 1946 estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1944: January 69, February 69, March 69, April 68, May 65, June 64, July 64, August 58, September 58, October 55, November 56, and December 54. Estimates for 1947 are based on 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1944: January 62, February 61, and March 59.

Cast Iron Soil Pipe:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Steel Pipe, Tubes and Fittings:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Wire Nails and Spikes:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Warm Air Furnaces:

1945, *Special Statement on Warm Air Furnaces*, D.B.S., p. 1.

1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Bath Tubs:

1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Gypsum Wallboard:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 24.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA, 1946-1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly reports supplied by courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 25.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

TABLE 26.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945-1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of *Trade of Canada—Exports—Canadian Produce*, Department of Trade and Commerce.

TABLE 27.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, 1945-1947.

Compiled by the Employment and Payroll Statistics Branch, D.B.S. based on reports from employers with 15 or more employees. Data on Indexes of Employment converted from 1926 to 1935-1939 base.

TABLE 28.—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, JANUARY, 1945—APRIL, 1947.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 29.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1945-1947.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 30.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1945-1947.

Composite indexes of wholesale prices of building materials and all commodities obtained from monthly issues of *Prices and Price Indexes*, D.B.S., 1945-1947. Indexes of specific commodities obtained by courtesy of the Prices Branch, D.B.S. All data converted from 1926 to 1935-1939 base.

- (1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.
- (2) Glass index refers to '188, single diamond, 40 U.I.'
- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
- (4) Steel pipe index refers to 'steel pipe, butweld, 1" diam., basing point wholesale to distributors'.
- (5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
- (6) Composite Index of Building Materials is based on 111 building and construction commodities.
- (7) Composite Index of All Commodities is based on 510 commodities.

TABLE 31.—INDEXES OF COST OF LIVING AND RENT, CANADA, 1945-1947.

Data for the period 1945 to December 1946, obtained from *Prices and Price Indexes*, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

TABLE 32.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1945-1947.

Data for the period January, 1945 to December, 1946 obtained from *Prices and Price Indexes*, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

- (1) Building materials index is based on 16 stocks during 1945-1947.
- (2) All industrial index is based on 74 stocks during 1945-1947.

INDEX OF CONTENTS

NOTE.—*Page numbers shown in heavy type indicate references to the subject matter contained in the Factual Summary while those shown in lighter type refer to tabular material.*

	PAGE
Apprenticeship training	19 , 53
Approved Priorities Housing (A.P.H.'s)	15 , 44
Bank loans, building	16 , 45
Births	9, 25
Building costs	20-22 , 54-56
Building labour	19 , 51-53
Building materials:	
exports	18, 50
imports	16 , 49
sales and stocks	16 , 18-19 , 47-48
volume of production	16-19 , 46
wholesale price indexes	20-21 , 54
Building Permits	10, 26
Common stock prices, indexes of:	
all industrial	21 , 56
building material	21 , 56
Completed dwelling units, Canada	9 , 10-11 , 28-31
Contracts awarded, residential	10 , 27
Cost of living, indexes of	21 , 55
Deaths	9, 25
Double Depreciation Allowance	15 , 16
Dwelling units, Canada:	
completed	9-11 , 28-31
started	9-10 , 28
under construction	9-10 , 28
Earnings, building industry	19 , 51
Emergency Shelter	15 , 36
Employment, building industry	19 , 51-53
Employment, indexes of:	
all industries	51
building industry	19 , 51
Farm Improvement Loans Act, 1944	15 , 43
Farm Loan Act, 1927	14 , 42
Home Extension Loans	13 , 35
House-building activity, Canada	9-11 , 26-31

	PAGE
Indexes of:	
common stock prices.....	21, 56
cost of living.....	21, 55
employment.....	19, 51
rent.....	21, 55
wholesale prices.....	20-21, 54
Loans on real estate:	
life insurance companies.....	16, 45
loan companies.....	16, 45
trust companies.....	16, 45
Marriages.....	9, 25
National Housing Act, 1944.....	11-13, 32-34
Net family formation.....	9
Payrolls, weekly, building.....	19, 51
Population trends.....	9, 25
Priorities assistance (A.P.H.'s).....	15, 44
Production, building materials:	
volume of.....	16-19, 46
Publicly-assisted house-building.....	11-16, 32-44
Real estate lending.....	16, 45
Rent, indexes of.....	21, 55
Unfilled vacancies, construction.....	19, 52
Unplaced applicants, construction.....	19, 52
Veterans' Land Act, 1942.....	14, 40-41
Vocational training.....	19, 53
Wage Rates, construction.....	21
Wartime Housing Limited.....	13, 37-39
Wholesale prices, indexes of:	
all commodities.....	20, 54
building materials.....	20-21, 54

MH 21
51

UNIVERSITY OF TORONTO
DEPT. OF POLITICAL ECONOMY

CENTRAL MORTGAGE AND HOUSING CORPORATION
ECONOMIC RESEARCH DIVISION

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BAROMETRICS FILE 74

HOUSING IN CANADA

A FACTUAL SUMMARY

JULY, 1947

OTTAWA, CANADA

CONTENTS

	PAGE
Foreword.....	3
List of Tables and Charts.....	5
Part I.—Factual Summary.....	7
Part II.—Tabular Material.....	23
1. Population Trends.....	25
2. House-Building Activity.....	26
3. Publicly-Assisted House-Building.....	29
4. Real Estate Lending and Loans for Building Purposes.....	43
5. Building Materials.....	44
6. Building Labour.....	49
7. Building Costs.....	55
Part III.—Sources and Explanatory Notes.....	59
Index.....	69

Foreword

Housing in Canada is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of *Housing in Canada* published in October, 1946. The second issue, published in January, 1947, provided data on an annual basis for the period 1939-1945 and on a monthly basis for the years 1945-1946. The third issue, released in April, 1947, and the present issue provide current information on a monthly basis. A brief factual summary, highlighting the results of the statistical material, forms the first part of this issue. The second part consists of tabular material, arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans' Affairs, Department of Reconstruction and Supply, the Superintendent of Insurance, and also the Bank of Canada.

Housing in Canada concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

*Economic Research Division
Central Mortgage and Housing Corporation*

Ottawa, July, 1947.

LIST OF TABLES

TABLE

PAGE

1. Registration of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and Over, Canada, January, 1945—June, 1947.....	25
2. New Residential Construction, Canada—Building Permits Issued in 204 Municipalities, 1945—June, 1947.....	26
3. New Residential Construction, Canada—Construction Contracts Awarded, 1945—July, 1947.....	27
4. Number of New Housing Units Started, Completed, and Under Construction in Metropolitan Areas and Municipalities of 5,000 Population and Over, Canada, January 1, 1947—July 31, 1947.....	28
5. Lending Operations Under The National Housing Act, 1944, Number and Amount of Gross Loans Approved and Number of Housing Units Financed, February 1, 1945—July 31, 1947.....	29
6. Lending Operations Under The National Housing Act, 1944, Gross Loans Approved By Type of Project, First and Second Quarters, 1947.....	30
7. Lending Operations Under The National Housing Act, 1944, Analysis of Gross Loans Approved Showing Average Estimated Cost, Lending Value, Amount of Loan, Floor Area, and Construction Cost Per Square Foot By Type of House, First and Second Quarters, 1947.....	31
8. Lending Operations Under The National Housing Act, 1944, Home Extension Loan Guarantees Approved, April 1, 1946—June 30, 1947.....	32
9. Operations Under The Emergency Shelter Regulations Completed Construction, Construction in Progress and Financial Assistance Grants, December 19, 1944—June 30, 1947.....	33
10. Operations Under Wartime Housing Limited, Completed Construction and Actual Expenditure, April 1, 1941—June 30, 1947.....	34
11. Operations Under Wartime Housing Limited, Construction in Progress, By Units, January 31, 1945—July 31, 1947.....	35
12. Operations Under Wartime Housing Limited, Housing Units Under Construction By Twenty-Three Stages Construction as at December 31, 1946, March 31, 1947 and June 30, 1947.....	36
13. Operations Under The Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved, By Types of Project, September 23, 1943—June 30, 1947.....	37
14. Operations Under The Veterans' Land Act, 1942, Completed Construction, Construction in Progress and Expenditures By Type of Project, September 23, 1943—June 30, 1947.....	38
15. Lending Operations Under The Canadian Farm Loan Act, 1927, May 1, 1929—June 30, 1947.....	39
16. Lending Operations Under The Farm Improvement Loans Act, 1944, March 1, 1945—June 30, 1947.....	40
17. Number of Housing Units For Which Priority Assistance For Building Materials (A.P.H.'s), Has Been Approved By Types of Project, August 23, 1945—July 31, 1947.....	41
18. Approved Applications for Double Depreciation on Rental Housing Projects, Canada, June 1, 1947—July 31, 1947.....	42
19. Loans on Real Estate Outstanding at End of Year—Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1945—1946	43
20. Loans For Building Purposes and Other Loans Made by Chartered Banks, Canada, 1945—1946.....	43
21. Volume of Production of Selected Building Materials, Canada, 1945—June, 1947.....	44
22. Sales and Stocks of Selected Building Materials, Canada, January, 1946—June, 1947.....	45-46
23. Volume of Imports of Selected Building Materials, Canada, 1945—June, 1947.....	47
24. Volume of Exports of Selected Building Materials, Canada, 1945—June, 1947.....	48
25. Employment and Weekly Payrolls in the Building Industry and Indexes of Employment in the Building Industry and All Industries, January, 1945—July, 1947.	49

TABLE

PAGE

26. Employment and Unemployment in the Construction Industry, Canada, as at Specified Dates, November 17, 1945—May 31, 1947.....	50
27. Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada, January, 1946—July, 1947.....	51
28. Number of Male Workers in Construction Occupations Applying for Unemployment Insurance Benefits and Establishing Benefit Years, Canada, 1942—June, 1947...	52
29. Vocational and Apprenticeship Training in Construction Trades By Number in Training, Canada, as at Selected Dates, 1946—1947.....	53
30. Strikes in the Building Industry, Canada, January, 1945—June, 1947.....	54
31. Indexes of Wholesale Prices, Selected Building Materials and All Commodities, Canada, 1945—July, 1947.....	55
32. Indexes of Cost of Living and Rent, Canada, January, 1947—July, 1947.....	56
33. Investors' Indexes of Building Materials and All Industrial Common Stock Prices, Canada, January, 1945—July, 1947.....	57

LIST OF CHARTS

PAGE

FIGURE

1. Value of Loans Approved, National Housing Act, 1944, 1946—1947.....	12
2. Volume of Production of Ten Selected Building Materials, 1946—1947.....	17
3. Indexes of Employment in the Building Industry and All Industries, 1939—1947 ..	19
4. Indexes of Wholesale Prices of Building Materials and All Commodities, 1939—1947.	21

PART I
FACTUAL SUMMARY

SECTION 1.—POPULATION TRENDS (See Table 1)

Current registrations of births, deaths, and marriages in Canadian cities, towns and villages of 10,000 population or more, indicate the persistence of the high rate of net family formation that developed during the war years, estimated at approximately 65,000 a year.⁽¹⁾ Marriages totalled 30,400 during the first half of 1947 as against 31,500 during the corresponding period of 1946. Deaths were slightly higher at 32,300 as compared with 31,200 during the first half of 1946. Births on the other hand, which have a longer-run effect on net family formation, increased markedly from 74,500 during the first six months of 1946 to 91,900 in the corresponding period of the current year.

The rate of net family formation indicates only partially the need for new housing from year to year since it does not account for the pressure of an accumulated shortage or for the need to replace existing dwellings as they become obsolete.

SECTION 2.—HOUSE-BUILDING ACTIVITY (See Tables 2-4)

Completions, January-July, 1947

Dwelling unit completions during the first half of 1947 proceeded at slightly above the 1946 rate.⁽²⁾ Information on current residential building activity in Canadian metropolitan areas and municipalities of 5,000 population and over is provided by monthly surveys conducted by Central Mortgage and Housing Corporation. Reflecting the seasonal upswing of building activity, completions reported during the second quarter of 1947 in these areas numbered 11,269 units as compared with 6,509 units during the first quarter. July completions numbered 3,586, bringing the total for the first seven months to 21,364. In view of the fact that 27,588 dwelling units were under construction in these areas at the beginning of the year, this completion rate indicates a lengthy construction period for the average Canadian home.

Starts, January-July, 1947

Dwelling unit starts during the first half of 1947 proceeded at considerably below the 1946 rate. In metropolitan areas and municipalities of 5,000 population and over, the number of starts, following the normal seasonal pattern, reached a peak of 7,393 in May, and totalled 24,875 for the first seven months of 1947. Integrated Housing projects accounted for 2,663 units, Wartime Housing projects 1,994, Housing Enterprises of Canada, Limited 479, and other building agencies (including government-sponsored and private) 19,739.

Although there are no comparable data for 1946, some indication of the relative position is afforded by the series on residential contracts awarded. The total value of residential contracts awarded during the first half year, 1947, amounted to \$80.3 million, representing 15,733 projected dwelling units. These figures, in terms of both value and number of dwelling units, are some 28 per cent less than their 1946 counterparts. A similar decline in starts is indicated by data on residential building permits issued. New residential permits issued by 204 Canadian munici-

(1) See *Housing in Canada*, January, 1947, p. 9.

(2) For details see page 61.

cipalities were valued at \$85.5 million during the first six months of 1947, 25 per cent below the corresponding period of 1946. The number of dwelling units for which permits were issued, totalled 17,624 as against 26,723 in 1946, a decline of 34 per cent.

Chief factors responsible for the decline in starts during 1947 are:

1. contractors building on order are finding it more difficult to interest prospective home-owners at current high building costs;
2. speculative builders anticipate increasing difficulty in disposing of finished dwellings at prices determined by still-rising building costs (see page 20).

Additional reasons may be found in the large carry-over of more than 40,000 dwelling units under construction at the end of 1946—the completion of which has competed with new starts for available materials and labour—together with inclement weather early in the spring.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING (See Tables 5-18)

The Canadian government is presently providing financial assistance to house-building under five main programs: (1) (1) The National Housing Act, 1944; (2) The Veterans' Land Act, 1942; (3) The Canadian Farm Loan Act, 1927; (4) The Farm Improvement Loans Act, 1944; and (5) The Emergency Shelter Regulations. In addition, Wartime Housing Limited, control of which is now vested in Central Mortgage and Housing Corporation, has been directly engaged in house-building activity since 1941.

Further direct responsibilities in the housing field were assumed by the Federal government on July 31, 1947, when control of Housing Enterprises of Canada, Limited, was transferred to the Central Mortgage and Housing Corporation. Housing Enterprises, a limited dividend corporation, was established in 1946 under the terms of the National Housing Act, 1944, to provide accommodation in the medium-class rental field.

Other forms of government assistance to house-building include a system of priorities in the allocation of building materials, and double depreciation taxation allowances for approved rental projects.(2)

Amendments to the National Housing Act, 1944

Amendments were made to the National Housing Act, 1944, under the terms of Bill 176, passed in the House of Commons on May 29, 1947. These amendments broaden the mandate of the Central Mortgage and Housing Corporation and liberalize its lending powers.

The maximum amortization period allowed on loans for home-owners and for rental purposes was extended from 25 to 30 years.

The maximum amount of loan authorized for home-owners was increased to 95 per cent of the first \$3,000 of the approved lending value of the house, 85 per cent of the next \$3,000, and 70 per cent of the remainder of the lending value as against 95 per cent of the first \$2,000, 85 per cent of the next \$2,000, and 70 per cent of the balance as previously authorized.

(1) For a more detailed review of the provisions under the various programs, see *Housing in Canada*, January, 1947, pp. 11-18.

(2) For details of the double depreciation provisions, see *Housing in Canada*, April, 1947, pp. 15-16.

A joint loan may now be made to a prospective home-owner intending to build a duplex and to occupy one section of it, or to a builder intending to build a duplex for sale to such a prospective home-owner. Previously loans for home-ownership were authorized only on single family dwelling units.

Life insurance, trust, and loan companies are now authorized under Section 11B to acquire, improve, and sell land for residential purposes. This section is designed to effect the installation of services, the laying out and construction of streets, sidewalks, lanes and the development of park areas, public space and facilities appropriate to residential housing developments. The Central Mortgage and Housing Corporation will guarantee for a maximum of five years a return of not more than 2 per cent on capital invested in these land-assembly programs.

A further amendment to the Act authorizes the Corporation to make direct loans for home-ownership, rental purposes, or farm housing, in cases where joint loans are not being made available under the existing provisions of the Act. These loans may be made under the same conditions that are provided in the National Housing Act for joint loans, except that the participation of a lending institution other than the Corporation is not required.

Proclamation of Section 14—National Housing Act, 1944

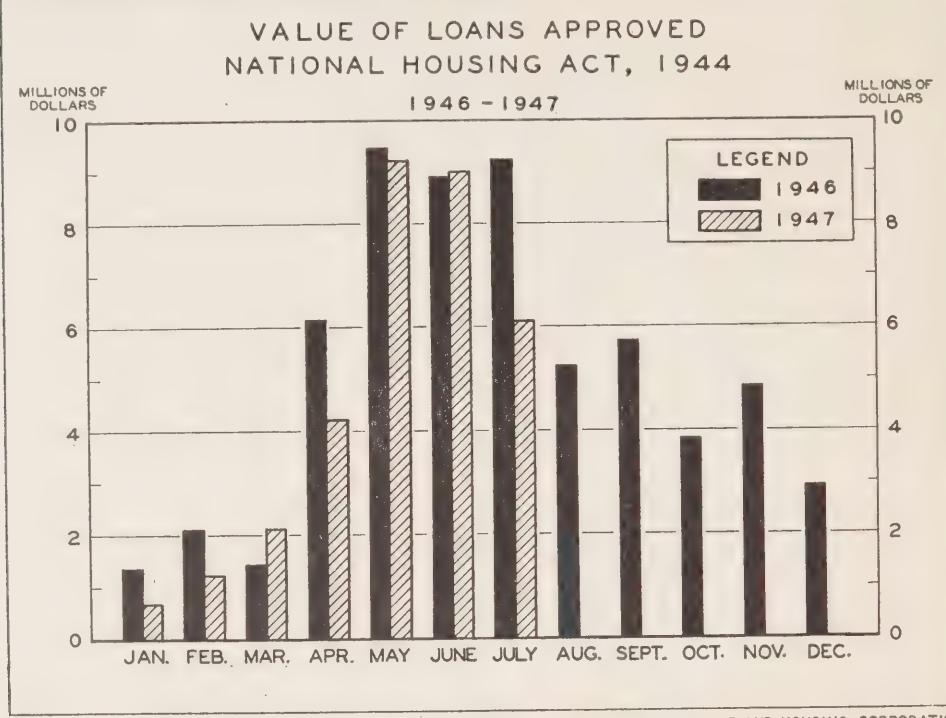
Of particular importance to rural housing is the proclamation of Section 14 by Order-in-Council 2474, dated June 24, 1947. Under Section 14 loans may be made to the owners of farm land to assist in the construction of houses. The amount of any particular loan is not to exceed the least of the three following amounts: (1) \$5,000, or \$8,000 if there are encumbrances on the property; (2) the cost of building the house, or this amount plus the amount necessary to discharge all encumbrances; (3) two-thirds of the appraised value of the farm. Amortization is not to exceed 20 years with interest at $4\frac{1}{2}$ per cent. Preparations for the commencement of lending operations are under way.

National Housing Act, 1944

Joint lending operations under the National Housing Act during the first seven months of 1947 proceeded above the 1946 rate. The number of joint loans approved during the period, at 5,925, accounted for 6,792 housing units, 21 per cent above the number of units approved during the corresponding period of 1946. The total value of joint loans approved amounted to \$32.6 million as against \$25.4 million from January to July, 1946. Over-all lending operations under the Act however, showed a decline from the first seven months of 1946 (see Figure 1), chiefly attributable to the fact that there were virtually no loans to limited dividend corporations in 1947, whereas 24 of these loans were approved during the first seven months of 1946, having a total value of \$13.2 million and accounting for 2,537 housing units.

Demonstrating rising building costs and a reduction in the size of dwelling units during the second quarter of 1947, the average construction cost per square foot for a single one-storey dwelling unit rose from \$6.60 during the first quarter to \$6.83 during the second quarter, and average finished floor area for this type of house declined from 873 square feet to 825 square feet. Reflecting a more liberal lending policy, average lending value approved for houses of this type rose from \$5,375 to \$5,422, and accordingly average loans approved rose from \$4,487 to \$4,518. These trends are noticeable in other types of dwelling units currently financed under the National Housing Act (see Table 7).

FIGURE I



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION

The distribution of loans between types of projects, indicates a most noticeable trend in the relative importance of Integrated Housing Projects (see Table 6). In terms of the number of dwelling units for which loans have been approved, Integrated Housing accounted for about 20 per cent of all units during 1946 but during the first half of 1947, 2,886 Integrated units were approved, representing 52 per cent of total units financed. The bulk of approvals for Integrated Housing were for sale to home-owners, although 332 were for rental purposes. The trend towards Integrated Housing units, for which there is a guaranteed sale, suggests that market security is commanding the concern of builders to an increasing extent.

Lending under the National Housing Act during the first half of 1947 has been mainly under Parts I and II of the Act, concerned with housing for home-ownership, and housing for rental purposes respectively. Lending operations have not yet commenced under the farm housing provisions contained in Part III of the Act. Home Extension Loan Guarantees, under Part IV, proceeded slowly.

Housing for Home-Owners

During the first half of 1947, housing for home-ownership accounted for 82 per cent of all N.H.A.-financed housing units, substantially above the 59 per cent during the full year 1946. Home-ownership units approved during the first six months of 1947 numbered 4,549 with a total loan value of \$22.6 million. The

average loan per unit, at \$4,833 during the first quarter, rose to \$5,006 during the second quarter. These loans were made by Central Mortgage and Housing Corporation under three different plans.

(1) *Loans to Home-Owners*: These loans numbered 957 during the first half of 1947, involving an equal number of dwellings, and amounting to \$4.6 million. The average loan per unit rose from \$4,704 during the first quarter to \$4,823 during the second.

(2) *Loans to Builders for Sale*: 1,038 loans, representing the same number of dwelling units, and amounting to \$5.3 million, were made during the first half of 1947 to builders intending to sell. The average loan per unit remained at \$5,100 throughout both quarters.

(3) *Integrated Housing Plan*: During the first half of 1947 Integrated Housing units approved for home-ownership numbered 2,554, representing 56 per cent of all home-ownership loans. Integrated loans totalled \$12.8 million. The average loan per unit rose from \$4,497 during the first quarter to \$5,036 during the second.

Housing for Rental Purposes

The volume of loans for rental purposes declined substantially during the first half of 1947, and accounted for only 18 per cent of all units approved, as against 41 per cent during the full year 1946. During the first six months of 1947, 288 loans were approved, representing 981 rental units, and amounting to \$3.9 million. The average loan per unit rose from \$3,622 in the first quarter to \$4,043 in the second, an increase of 12 per cent.

(1) *Loans to Owners of Rental Property*: 110 loans with a total value of \$2.2 million and accounting for 520 dwelling units were approved for prospective owners of rental properties during the first half of 1947. The average loan per unit rose from \$3,769 in the first quarter to \$4,223 in the second quarter.

(2) *Loans to Builders for Sale*: Loans to builders intending to sell rental properties accounted for 22 units during the second quarter of 1947. There were no loans during the first three months of 1947. The average loan per unit rose from \$3,763 in the year 1946 to \$4,153 during the second quarter, 1947.

(3) *Loans for Integrated Housing*: Approved rental units under the Integrated Housing plan numbered 332 during the second three months of 1947 having a total loan value of \$1.3 million. No loans were approved in the first quarter. The average loan per unit, at \$3,796 was only slightly above the 1946 average for loans of this type.

Home Extension Loan Guarantees: Under the guarantees provided to lending institutions by Part IV of the National Housing Act, Home Extension Loans during the first half of 1947 accounted for only 12 new units with an average loan per unit of \$1,894. Since May, 1946, a total of 32 loans have been made covering 60 new units, amounting to \$99,040.

Wartime Housing Limited

In terms of rental unit completions, house-construction under the Wartime Housing Division of Central Mortgage and Housing Corporation, during the first half of 1947, proceeded above the 1946 rate. Rental units completed during the period totalled 4,313, as compared with 3,600 last year. New starts however

were lower, numbering 3,104 during the first half of 1947 as against 3,800 during the corresponding period of 1946. Expenditures in 1947 up to the end of June amounted to \$9.6 million, a decline of 39 per cent from expenditures during the first six months of 1946.

Veterans' Land Act, 1942

Dwelling units completed under the various programs of the Veterans' Land Act during the first half of 1947 totalled 903, approximating the 1946 rate. Over-all housing operations during the period involved new appropriations, grants, and loans totalling \$26.5 million while actual expenditures by the administration against these and previous commitments amounted to \$30.5 million, of which \$6.3 million were expended on new house-construction and \$24.2 million on the acquisition of land and existing buildings. Six types of projects are currently under way.

(1) *Sub-Division Projects*: 1947 operations under this program were mainly confined to the completion of veterans' homes under way at the year end 1946. Housing units completed during the first half of 1947 totalled 280, and 103 units were under construction at the end of June. New appropriations amounted to \$.6 million. Total expenditure by the administration amounted to \$1.6 million during the period, of which new construction accounted for \$1.5 million and the purchase of land and existing buildings \$.1 million.

(2) *Small Holdings*: House-building under this section of the Act accelerated substantially during the first half of 1947 when 498 units were completed as compared with 149 units from commencement of operations to the year end, 1946. At June 30, 1947, there were 1,806 dwellings under construction. Loan approvals during the first six months of 1947 amounted to \$14.7 million. Total expenditure during the period amounted to \$14.5 million, of which new construction accounted for \$3.9 million and the purchase of land and existing buildings \$10.6 million.

(3) *Full-Time Farming*: Housing operations under this program continued on a small scale. Farm dwellings completed during the first six months of 1947 numbered 65, with 284 units under construction at the end of June. New loans approved amounted to \$10.1 million of which only \$1.0 million were for new construction. Total expenditures during the period amounted to \$14.0 million of which new construction absorbed \$.6 million, the balance being expended on the purchase of land and existing buildings.

(4), (5) and (6) *Commercial Fishing, Provincial Lands, Grants to Indian Veterans*: Housing units completed under these plans during the first half of 1947 numbered 60, with 144 dwellings under construction at June 30. Loans and grants approved during the period numbered 723 and amounted to \$1.1 million, of which \$.9 million were for new house-construction, repairs, and other services. Actual expenditure amounted to \$.4 million, of which \$.3 million were for new construction and repairs.

Canadian Farm Loan Act, 1927

Loans extended by the Canadian Farm Loan Board during the first half of 1947 numbered 321 and amounted to \$.9 million, 18 per cent below the value of loans advanced during the corresponding period of last year. Of this total, loans

for new residential construction accounted for only \$21,000, involving 17 new structures.

The Farm Improvement Loans Act, 1944

Lending to farmers under the Farm Improvement Loans Act during the first half of 1947 proceeded at well above the 1946 rate. Over-all operations involved 10,130 loans, valued at \$7.5 million, as compared with 13,030 loans, valued at \$9.9 million during the full year 1946. Loans for farm residential construction during the first six months of 1947 numbered only 471, valued at \$.5 million.

Emergency Shelter

Financial assistance under the Emergency Shelter regulations, in the form of grants to universities and municipalities for converting suitable buildings into temporary dwelling units, continued at the 1946 rate. Total grants made by Central Mortgage and Housing Corporation during the first half of 1947 amounted to \$1.0 million as compared with \$2.2 million during the full year 1946. Municipal projects accounted for \$.8 million of the new grants, university projects for \$.2 million. There were completions of 2,106 units from January 1 to June 30 in 1947, as compared with 4,642 during the full year 1946. At June 30, 1947, 745 shelter units were under construction.

Priorities Assistance for House-Building

The demand for government assistance in obtaining critical building materials accelerated substantially during the first seven months of the current year. Priority ratings (A.P.H.'s) were approved by the Department of Reconstruction and Supply for 18,369 dwelling units during the period, 49 per cent above volume for the corresponding period of 1946. The bulk of the assistance went to veterans building their own homes, 6,311 units; Integrated Housing projects, 3,775 units; and Wartime Housing dwellings, 3,695 units.

Priority ratings were extended in May to include rental projects meeting the requirements for the double depreciation taxation allowance, and in July to assist in the construction of married quarters for members of the permanent armed forces.

Double Depreciation for Rental Housing Projects

Applications for double depreciation on approved rental housing projects, provided for under Order-in-Council P.C. 1095, dated March 25, 1947, were approved for 7 projects involving 176 rental units with a total estimated cost of \$1.4 million during June and July, 1947. Estimated total cost per unit averaged \$8,033 of which \$6,284 represented construction costs, \$1,566 equipment and other expenses, and \$183 land costs. The number of rooms per unit varied from 4 to 6, and floor areas ranged from 780 to 1,196 square feet, averaging 1,009. Monthly rentals ranged from \$27 and \$39 on subsidized units provided by industries for their employees, to \$70 on commercial apartments.

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 19 and 20)

Real Estate Lending, 1946

During the year 1946, private real estate lending accelerated with the pace of building activity. Loans on real estate held by life insurance, trust and loan com-

panies with Dominion registration, which constitute a major segment of Canada's lending institutions, rose from \$371 million in 1945 to \$407 million in 1946, an increase in mortgages outstanding at the end of the year of \$36 million, or 9.7 per cent. Seventy-six per cent of total mortgage holdings at the year-end 1946 were held by life insurance companies, 18 per cent by loan companies and 6 per cent by trust companies.

Bank Loans for Building Purposes, 1946

The high level of construction activity in 1946 is illustrated by loans of chartered banks to contractors and others for building purposes, which were 50 per cent higher than in 1945. This expansion of construction loans was more rapid than the rise of bank loans of all types, which recorded an increase of 26 per cent.

SECTION 5.—BUILDING MATERIALS

(See Tables 21-24)

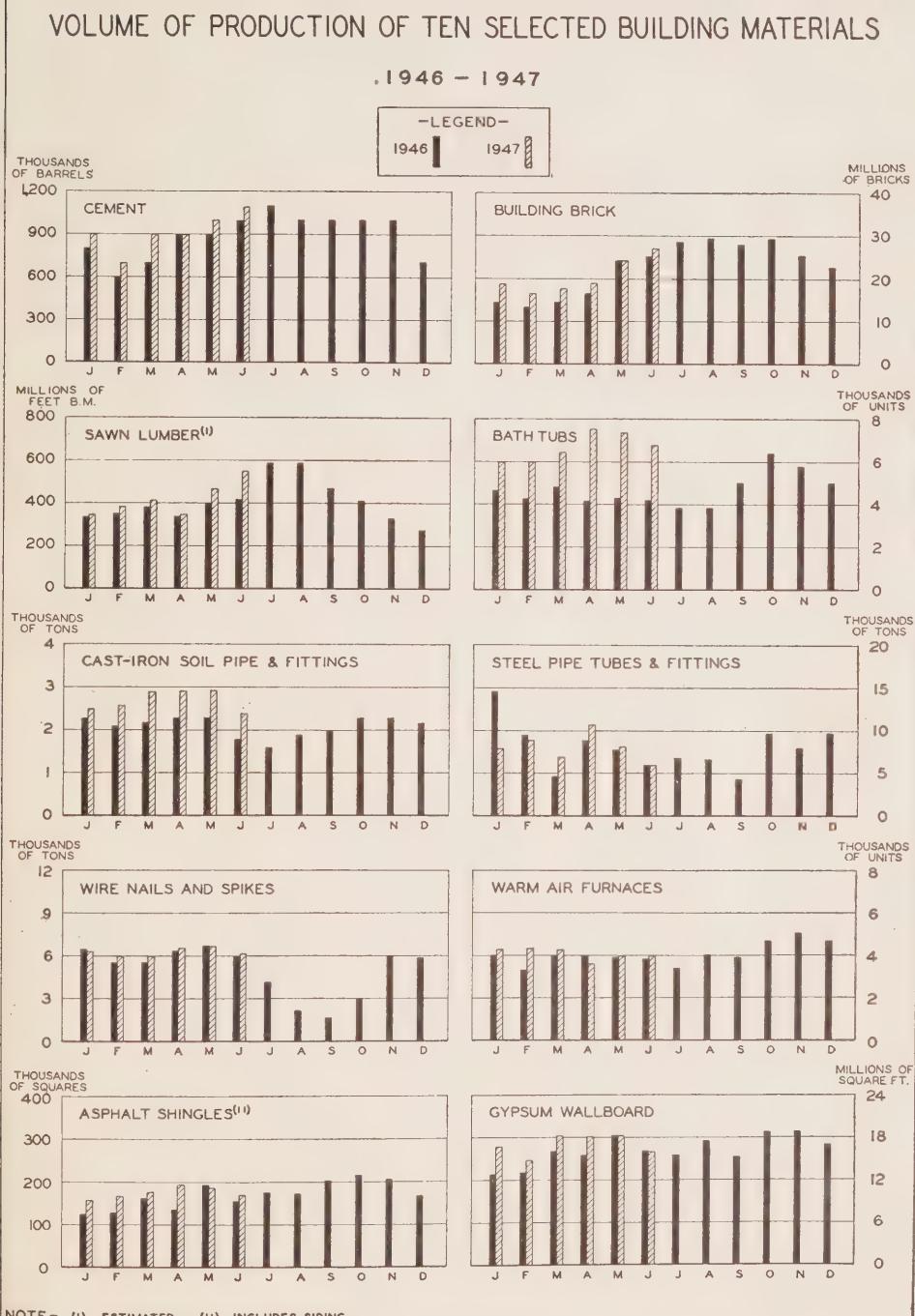
The production of ten selected building materials during the first half of 1947 indicates a substantial improvement over 1946 levels of output for the same period (see Figure 2). The most impressive gains, 52 per cent and 25 per cent, were recorded in the output of bath tubs and cast-iron soil pipe respectively. The production of cement, building brick, warm-air furnaces, sawn lumber, wire nails and spikes, asphalt shingles and gypsum wallboard all showed increases for the first half of 1947 as compared with the corresponding six months in 1946. Of the ten materials, only one, steel pipe, fell below output for the comparable 1946 period. The difference, however, amounted to little more than 4 per cent and steel pipe output during the second quarter of this year exceeded production during the same three months of 1946 by 11 per cent, indicating an improvement of the situation.

Records of sales and stocks show that the building industry continues to press on available material supplies. Despite the gains in production there is little evidence that stock piles are accumulating. Of six selected products, sales of all were higher during the first half of 1947 than during the same 1946 period. Where production showed most noticeable improvement, stocks tended to increase from the end of 1946 to June 30, 1947. Bath tubs stocks rose from 1,000 to 2,000 units and stocks of cast-iron soil pipe were higher at 1,500 tons, a gain of 200 tons over stocks held at the end of 1946. However, the ratio of stocks to monthly sales of these two products remained comparatively low, standing at .3 for bath tubs and .6 for soil pipe at the end of June, 1947. Cement and steel pipe stocks decreased during the first half of 1947, and those of brick and gypsum wallboard remained substantially the same.

Imports of five selected materials increased for the most part during the first half of 1947. Most spectacular was the increase of gypsum plaster imports to 6,200 tons, four times the imports from January to June, 1946. Imports of glass for the first half of 1947 at 32.6 million square feet, were almost double volume for the same 1946 period. Imports of wallboard were up 180 per cent. The dollar value of paints, pigments, and varnish imports rose 21 per cent. Rock-wool imports, however, at 2,100 tons were some 40 per cent lower.

Substantial increases in export volume during the first half of 1947 over the corresponding period of last year were registered by lumber, 46 per cent, and

FIGURE 2



NOTE - (i) ESTIMATED (ii) INCLUDES SIDING

SOURCE: SEE PART III

ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION.

wallboard, 118 per cent. The dollar value of paint material exports doubled, although in terms of physical volume the increase was less marked since domestic prices were 43 per cent higher. Building brick exports declined 50 per cent to 1.4 million bricks, and exports of wire nails and spikes continued at the restricted rate brought about by export control following the steel strike during the summer of 1946.

Building Brick: The production of 124.5 million bricks during the first half of 1947 was 14 per cent higher than 1946 output for the same period. Sales, at 121 million kept pace with output. Stocks at June 30, 1947 were slightly higher than last year.

Cement: The production of cement during the first half of 1947 at 5.5 million barrels of 350 lbs., represents a gain of .6 million barrels over the corresponding 1946 period. Sales, amounting to 5.3 million barrels, kept pace with output, and stocks at June 30 amounted to approximately two weeks' output.

Sawn Lumber: The output of sawn lumber during the first six months of 1947 is estimated at 2,518.6 million board feet, 12 per cent above the 1946 rate.

Cast-Iron Soil Pipe and Fittings: A substantial increase was recorded in the output of soil pipe, 16,200 tons from January to June, 1947, as compared with 13,000 tons during the first six months of 1946. Sales at 16,000 tons kept pace with production, and at the end of June, stocks at 1,500 tons represented 63 per cent of June production.

Wire Nails and Spikes: The production of wire nails and spikes during the first half of 1947 proceeded at slightly above output for the corresponding period of 1946, 38,300 tons as compared with 36,300 tons.

Steel Pipe, Tubes and Fittings: Steel pipe production proceeded at slightly below the rate achieved during the first half of 1946. Output amounted to 49,900 tons during the first six months of 1947 as against 52,200 tons during the same period of 1946. Stocks were lower at 7,300 tons at the end of June.

Bath Tubs: Bath tub production during the first six months of this year amounted to 40,300 units, 52 per cent above output for the same period of 1946. Stocks at June 30 amounted to 2,000 units.

Warm Air Furnaces: The production of warm air furnaces during the first half of 1947 was estimated at 24,600 units, as compared with 23,000 during the corresponding period of 1946.

Asphalt Shingles: 1,063,400 squares of asphalt shingles were produced in 1947 up to June 30, a gain of 162,500 squares over output in the corresponding period of 1946.

Gypsum Wallboard: The output of gypsum wallboard during the first half of 1947 was up to 103 million square feet, 11 per cent above production during the corresponding six months of last year.

SECTION 6.—BUILDING LABOUR (See Tables 25-30)

Employment and Earnings

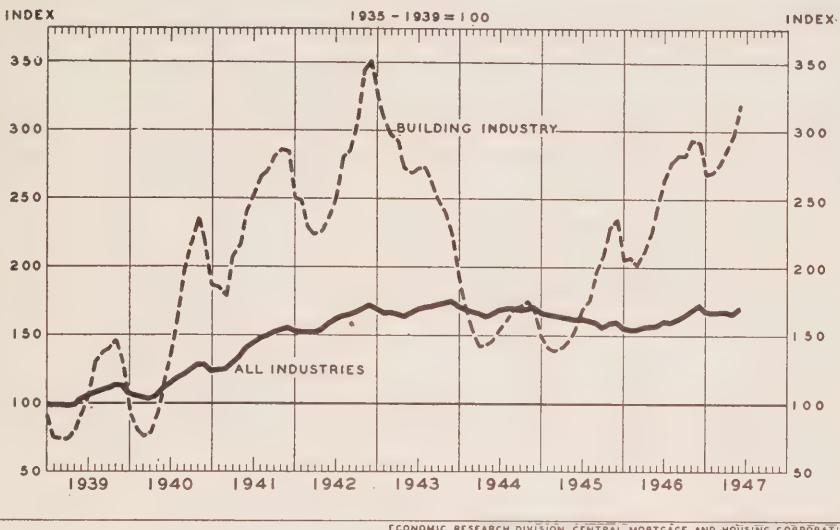
Employment and earnings in the building industry continued to rise during the second quarter of 1947 and were well above the levels of the corresponding

FIGURE 3

INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY
AND ALL INDUSTRIES

1939 - 1947

1935 - 1939 = 100



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION

1946 period (see Figure 3). Data obtained from employers having 15 or more employees engaged in industrial, commercial, institutional and residential building, show an average of 78,600 employees from January 1 to July 31, 1947, with 90,134 in July. During the first seven months of 1946 the same group of employers reported an average of 58,200 employees, with 69,201 in July. Weekly earnings of these employees averaged \$36 during the first seven months of 1947, as compared with \$33 during the first half of 1946, and \$34 during the whole of 1946, reflecting increases in hourly wage rates during 1947 (see p. 20).

Indicating a more than seasonal upswing in employment in the construction industry as a whole during the first half of 1947, the Dominion Bureau of Statistics' Labour Force Survey reported 254,000 persons employed during the week ending May 31, 1947, as against 241,000 during the corresponding week last year.

The Labour Market, July, 1947

By July 31, 1947, the demand for building mechanics was more than double the available supply. Unfilled vacancies in the building trades as reported by local offices of the Unemployment Insurance Commission numbered 10,969 as compared with 8,816 at July 31, 1946. Workers applying for construction jobs numbered 5,337 as against 6,945 at the end of July, 1946.

Unemployment in construction occupations, as measured by the number of workers establishing benefit years under the Unemployment Insurance Commission, showed no noticeable difference between the first half of 1947 and the corresponding period of 1946. A monthly average of 2,530 construction workers established benefit years during the first six months of 1947, as compared with an average of 2,486 per month during the same 1946 period.

Vocational and Apprenticeship Training

Veteran enrolment in vocational training schools for the construction trades declined from 2,806 at March 31, 1947 to 1,291 at June 30, 1947. The number of apprentices in construction trades continued to rise during the first half of 1947, reaching 5,710 at June 30, as compared with 4,379 at December 31, 1946. In total, however, the number of vocational and apprenticeship trainees declined from 8,143 at March 31, 1947, to 7001 at June 30, partly because many trainees left schools during the summer to take employment, but mainly because the flow of veterans into training is diminishing, while the number of those completing training has accelerated because of shortened training requirements. Highest enrolment was in the electrical, plumbing and carpentry trades.

Strikes in the Building Industry

Time lost through strikes in the building industry, which totalled only 2,848 man-working days in 1945, and 6,535 throughout 1946, jumped suddenly to 24,138 during the first half of 1947, of which 18,902 man-working days were lost in the month of May. This outbreak of labour unrest in the building industry is the most serious since 1929 when a total of 56,344 man-working days were lost throughout the full year, and has been a contributing factor to the current rise of construction costs.

SECTION 7.—BUILDING COSTS

(See Tables 31-33)

The cost of house-building continued to rise during the second quarter of 1947 and at the end of June was an estimated 11 per cent higher than at the beginning of the year. This estimate is based on a 16 per cent rise in wholesale prices of building materials—unprecedented since 1920—and an estimated 7 per cent over-all increase in average hourly wage rates paid to building workers during the period.

Building Material Prices, January-June, 1947

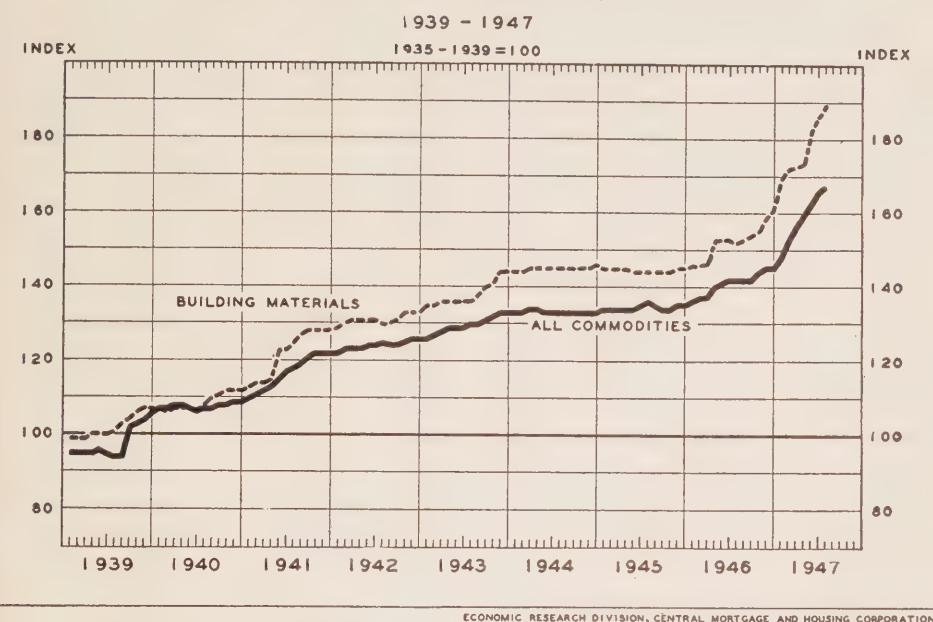
The wholesale prices of seven out of nine selected building materials used in house-construction show substantial increases between the end of 1946 and the middle of 1947. The prices of lumber and brick, basic items in residential construction, rose 20 per cent and 13 per cent respectively. Paint material prices were 20 per cent higher, nails 14 per cent, steel pipe 11 per cent, range boilers 6 per cent, and cement 4 per cent. Glass and plaster prices were unchanged.

The composite index of wholesale prices of building materials (based on 111 commodities) rose from its previous high of 161.2 at December, 1946 to 186.6 by the end of June, 1947, a rise of 15.8 per cent in the six months. This represents the most rapid rise in building material costs since 1920 when the composite index rose an over-all 22 per cent for the *full* year. The composite index of wholesale prices of all commodities covering 510 items was 14 per cent higher at 165.8 during June, 1947 as against 145.3 at the year end 1946.

Wage Rates of Construction Labour, January-June, 1947

Hourly wage rates paid to construction labourers rose an estimated 7 per cent during the first half of 1947. This estimate is based on information supplied by the Department of Labour, covering eight main building trades in 15 Canadian

FIGURE 4
INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS
AND ALL COMMODITIES



cities and their environs. A break-down of the over-all increase shows gains in average hourly wage rates by trade as follows: plasterers 9.6 per cent, bricklayers 7.7 per cent, labourers 7.3 per cent, carpenters 6.8 per cent, sheet metal workers 6.7 per cent, plumbers 6.6 per cent, painters 5.5 per cent, electricians 3.4 per cent.

Rent and the Cost of Living, January-June, 1947

Rentals, as reflected by the Dominion Bureau of Statistics rent index, rose 3.9 per cent between May 1 and June 30, 1947. Previous to May, 1947, the rent index had not changed since October, 1946. The recent change was occasioned by the 10 per cent increase authorized in March, 1947, for rental properties on which a two-year lease is offered. A further change in controls took place by Wartime Prices and Trade Board Order No. 742, dated June 18, 1947, authorizing the removal of rent ceilings and eviction controls from all new houses, apartments, duplexes, and other self-contained dwelling units completed after January 1, 1947.

While the rent index rose only 3.9 per cent during the first half of 1947, the cost of living index as a whole increased by 6.1 per cent in this period.

*Common Stock Prices—Building Materials and All Industrial,
January-June, 1947*

The index of building materials common stock prices, reflecting the anticipations of investors, rose during the first two months of 1947 to 145.3 at the end of February, and then declined during the following four months to 135.8 at June 30, as compared with 138.4 at the end of December, 1946. The all industrial common stock price index followed a similar pattern except that it recovered from 97.6 in May to 98.6 in June, as compared with 99.3 at the end of December, 1946.

PART II.
TABULAR MATERIAL*

*Sources of tables shown in Part II together with explanatory notes will be found in Part III.

SECTION 1
POPULATION TRENDS

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES
IN CITIES, TOWNS AND VILLAGES
WITH POPULATION OF 10,000 AND OVER, CANADA,
JANUARY, 1945 — JUNE, 1947.
(In Thousands)

Period		Births	Deaths	Marriages
1945—January.....		11.2	5.4	3.2
February.....		10.2	4.7	3.1
March.....		11.8	5.4	2.7
April.....		11.8	4.8	3.8
May.....		11.6	4.8	4.3
June.....		11.9	4.7	7.3
July.....		12.6	4.8	6.6
August.....		11.3	4.6	5.5
September.....		11.3	4.6	6.1
October.....		12.0	5.0	5.8
November.....		10.8	5.0	4.6
December.....		11.1	5.4	4.9
Year.....		137.6	59.2	57.9
1946—January.....		11.7	5.9	3.8
February.....		10.7	5.2	4.1
March.....		11.5	5.3	4.1
April.....		13.3	5.1	4.7
May.....		13.8	5.1	6.0
June.....		13.5	4.6	8.8
July.....		14.2	5.0	7.6
August.....		14.8	4.6	6.8
September.....		14.2	4.5	7.9
October.....		14.8	5.0	6.9
November.....		14.2	5.2	5.3
December.....		14.4	5.2	5.2
Year.....		161.1	60.7	71.2
1947—January.....		14.8	5.7	3.7
February.....		14.1	4.9	4.0
March.....		16.0	5.6	3.2
April.....		15.4	5.5	4.8
May.....		16.3	5.6	5.6
June.....		15.3	5.0	9.1

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1945 — JUNE, 1947.

Period	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Housing Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Housing Units	Total
1945—						
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total—1945	105.5	12.4	117.9	4,918	23,645	28,563
1946—Jan.	7.4	.8	8.2	284	1,739	2,023
Feb.	7.3	.7	8.0	182	1,782	1,964
Mar.	18.9	1.8	20.7	648	4,067	4,715
1st Quarter	33.6	3.3	36.9	1,114	7,588	8,702
Apr.	28.8	2.5	31.3	989	6,701	7,690
May	23.2	2.3	25.5	625	5,348	5,973
June	17.8	2.0	19.8	445	3,913	4,358
2nd Quarter	69.8	6.8	76.6	2,059	15,962	18,021
July	14.5	1.8	16.3	533	3,148	3,681
Aug.	16.2	1.5	17.7	505	3,426	3,931
Sept.	14.1	1.3	15.4	518	2,801	3,319
3rd Quarter	44.8	4.6	49.4	1,556	9,375	10,931
Oct.	14.8	1.7	16.5	574	3,097	3,671
Nov.	11.9	.9	12.8	803	1,975	2,778
Dec.	7.8	.6	8.4	168	1,026	1,194
4th Quarter	34.5	3.2	37.7	1,545	6,098	7,643
Total—1946	182.7	18.0 ⁽¹⁾	200.7 ⁽¹⁾	6,274	39,023	45,297
1947—Jan.	3.9	.7	4.6	155	789	944
Feb.	6.5	.8	7.3	155	1,268	1,423
Mar. ⁽²⁾	10.8	1.0	11.8	279	2,168	2,447
1st Quarter ⁽²⁾	21.2	2.5	23.7	589	4,225	4,814
Apr. ⁽²⁾	18.8	1.6	20.3	390	3,923	4,313
May ⁽²⁾	19.6	2.4	21.9	432	4,108	4,540
June ⁽²⁾	17.5	2.0	19.6	337	3,620	3,957
2nd Quarter ⁽²⁾	55.9	6.0	61.8	1,159	11,651	12,810

(1) Revised

(2) Preliminary

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CANADA—
CONSTRUCTION CONTRACTS AWARDED, 1945—JULY, 1947.

Period	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Housing Units		
	Apartments	All Other Residential Dwellings	Total	(1) Apartments	All Other Residential Dwellings	Total
1945—						
1st Quarter	.7	19.2	19.9	132	5,008	5,140
2nd Quarter	2.6	70.5	73.1	457	18,209	18,666
3rd Quarter	1.7	61.2	62.9	288	15,298	15,586
4th Quarter	1.3	38.8	40.1	214	9,829	10,043
Total—1945	6.3	189.7	196.0	1,091	48,344	49,435
1946—Jan.	.8	3.9	4.7	137	909	1,046
Feb.	.4	8.9	9.3	60	1,786	1,846
Mar.	.6	15.1	15.7	97	2,523	2,620
1st Quarter	1.8	27.9	29.7	294	5,218	5,512
Apr.	2.7	24.2	26.9	444	4,674	5,118
May	2.4	29.8	32.2	397	5,981	6,378
June	.6	22.0	22.6	101	4,662	4,763
2nd Quarter	5.7	76.0	81.7	942	15,317	16,259
July	1.8	19.3	21.1	305	4,183	4,438
Aug.	3.1	16.1	19.2	508	2,895	3,403
Sept.	2.4	11.1	13.5	401	2,095	2,496
3rd Quarter	7.3	46.5	53.8	1,214	9,173	10,387
Oct.	2.0	19.6	21.6	323	4,040	4,363
Nov.	1.0	15.0	16.0	173	2,716	2,889
Dec.	1.2	9.0	10.2	194	1,698	1,892
4th Quarter	4.2	43.6	47.8	690	8,454	9,144
Total—1946	19.0	194.0	213.0	3,140	38,162	41,302
1947—Jan.	.2	4.9	5.1	31(2)	928	959(2)
Feb.	1.0	6.4	7.4	148(2)	1,237	1,385(2)
Mar.	.2	6.3	6.5	30(2)	1,257	1,287(2)
1st Quarter	1.4	17.6	19.0	209(2)	3,422	3,631(2)
Apr.	1.4	14.2	15.6	213(2)	2,880	3,093(2)
May	1.1	21.0	22.1	155	4,028	4,183
June	1.5	22.1	23.6	219	4,607	4,826
2nd Quarter	4.0	57.3	61.3	587	11,515	12,102
July	.5	17.4	17.9	73	3,517	3,590

(1) Estimated (see p. 62)

(2) Revised (see p. 62)

TABLE 4.—NUMBER OF NEW HOUSING UNITS STARTED, COMPLETED, AND UNDER CONSTRUCTION
IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, CANADA,
JANUARY 1, 1947—JULY 31, 1947.

PERIOD	STARTS				COMPLETIONS				UNDER CONSTRUCTION (At End of Month)			
	War-time Housing Enterprises	Intergated Housing Enterprises	Total Housing Enterprises	Other	War-time Housing Enterprises	Intergated Housing Enterprises	Total Housing Enterprises	Other	War-time Housing Enterprises	Intergated Housing Enterprises	Total Housing Enterprises	Other
1946—December	-	-	-	-	-	-	-	-	3,553	2,811	1,440	19,784 ⁽¹⁾
1947—January	88	114	101	0	303	598	53	117 ⁽¹⁾	0	768	3,043	1,424 ⁽¹⁾
February	18	28	52	565	663	656	123	113 ⁽¹⁾	1,388	2,280	2,405	2,777 ⁽¹⁾
March	33	99	40	2,479	2,651	511	203	167 ⁽¹⁾	2,580	3,461	1,927	2,673 ⁽¹⁾
1st Quarter	139	241	193	3,044	3,617	1,765	379	397 ⁽¹⁾	3,968	6,509	-	-
April	264	55	218	3,354	3,891	304	264	69 ⁽¹⁾	2,607	3,244 ⁽¹⁾	1,887	2,464 ⁽¹⁾
May	633	85	773	5,902	7,393	621	281	41	3,266	4,209	1,899	2,268 ⁽¹⁾
June	343	45	704	4,280	5,372	352	341	215	2,908	3,816	1,890	1,972 ⁽¹⁾
2nd Quarter	1,240	185	1,695	13,536	16,656	1,277	886	325	8,781	11,269	-	-
July	615	53	775	3,159	4,602	284	309	215	2,778	3,586	2,221	1,716 ⁽¹⁾
Total—January 1— July 31, 1947									937	15,527	21,364	-
	1,994	479	2,663	19,739	24,875	3,326	1,574					-

(1) Revised (see p. 62)

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 5.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER
OF HOUSING UNITS FINANCED,
FEBRUARY 1, 1945 — JULY 31, 1947.⁽¹⁾

Period	Number of Loans ⁽²⁾	Number of Housing Units ⁽²⁾	Amount of Loan ⁽²⁾ (\$000)
1945—			
1st Quarter ⁽³⁾	907	907	3,747
2nd Quarter.....	1,552	1,809	7,618
3rd Quarter.....	1,358	1,511	6,387
4th Quarter.....	1,346	1,489	6,156
Sub-total—Feb. 1—Dec. 31, 1945.....	5,142	5,695	23,832
Total—Jan. 1—Dec. 31, 1945 ⁽³⁾	5,163	5,716	23,907
1946—January.....	269	313	1,340
February.....	317	468	2,089
March.....	297	321	1,402
1st Quarter.....	883	1,102	4,831
April.....	949	1,375	6,148
May.....	1,168	1,958	9,475
June.....	1,094	1,857	8,915
2nd Quarter.....	3,211	5,190	24,538
July.....	869	1,842	9,266
August.....	738	1,086	5,249
September.....	802	1,273	5,729
3rd Quarter.....	2,409	4,201	20,244
October.....	618	826	3,852
November.....	719	1,033	4,851
December.....	587	647	2,911
4th Quarter.....	1,924	2,506	11,614
Sub-total—1946.....	8,427	12,999	61,227
1947—January.....	95	167	695
February.....	232	257	1,240
March ⁽⁴⁾	392	465	2,137
1st Quarter ⁽⁴⁾	719	889	4,072
April.....	733	885	4,229
May.....	1,760	1,912	9,243
June.....	1,625	1,844	8,997
2nd Quarter.....	4,118	4,641	22,469
July.....	1,110	1,440	6,825
Total—Feb. 1, 1945—July 31, 1947.....	19,516	25,664	118,425

(1) For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, Ottawa, October, 1946, p. 29.

(2) Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustments.

(3) Totals include approvals during January, 1945, under the National Housing Act, 1938.

(4) Revised.

TABLE 6.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
GROSS LOANS APPROVED BY TYPE OF PROJECT,
FIRST AND SECOND QUARTERS, 1947.

TYPE OF PROJECT	FIRST QUARTER, 1947			SECOND QUARTER, 1947		
	Number of Loans	Number of Housing Units	Average Loan Per Housing Unit \$	Number of Loans	Number of Housing Units	Average Loan Per Housing Unit \$
<i>N.H.A. 1944, Part I Housing for Home-Owners</i>						
Owner occupancy.....	221	221	1,040	736	736	3,550
For sale.....	318(1)	318(1)	1,621(1)	720	720	3,669
Integrated housing.....	164	164	738	2,390	2,390	12,036
Sub-total	703(1)	703(1)	3,398(1)	3,846	3,846	19,254
<i>N.H.A. 1944, Part II Housing for Rental Purposes</i>						
For rent.....	13	79	298	97	441	1,862
For sale.....	—	—	—	9	22	91
Integrated housing.....	—	—	—	166	332	1,260
Limited dividend corporations.....	—	—	—	—	—	—
Primary industries.....	3	107	376	3,514	—	—
Sub-total	16	186	674	3,622	272	795
Total Gross Loans.....	719(1)	889(1)	4,072(1)	4,580(1)	4,118	4,641

TABLE 7.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,⁽¹⁾
 ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE,
 AMOUNT OF LOAN, FLOOR AREA, AND CONSTRUCTION COST PER SQUARE FOOT, BY TYPE OF HOUSE,
 FIRST AND SECOND QUARTERS, 1947.

TYPE OF HOUSING UNIT	Number of Loans	Number of Housing Units	Amount of Loans \$	AVERAGE ESTIMATED COSTS				AVERAGE			
				Land \$	Construction \$	Other \$	Total \$	Lending Value \$	Loan \$	Finished Floor Area Sq. ft.	Construction Cost per Sq. Ft. \$
1947—First Quarter:											
Single 1-storey.....	416(2)	416(2)	1,866,640(2)	519	5,760(2)	88	6,367(2)	5,375(2)	4,487(2)	873	6.60(2)
Single 1½-storeys.....	168	168	834,700	483	6,494	134	7,111	6,084	4,968	1,081	5.79
Single 2-storeys.....	117	117	680,860	610	7,934	169	8,713	7,285	5,819	1,278(2)	6.21(2)
Semi-Detached.....	4	4	23,700	434	8,799	—	9,233	7,600	5,925	1,234	7.13(2)
Duplex.....	2	4	18,140	488	6,306	31	6,825	5,700	4,535	1,274	6.34(2)
Double Duplex.....	3	8	30,000	237	5,799	414	6,450	4,825	3,750	915	6.95(2)
Row House.....	1	5	14,000	60	5,100	40	5,200	3,600	2,800	838	6.09
Apartment.....	5	60	227,600	454	5,329	376	6,159	4,823	3,793	873(2)	6.10(2)
TOTAL	716(2)	782(2)	3,695,640(2)	513	6,225(2)	134	6,872(2)	5,766(2)	4,726(2)	978	6.37(2)
Second Quarter:											
Single 1-storey.....	1,737	1,737	7,848,060	481	5,631	102	6,214	5,422	4,518	825	6.83
Single 1½-storey.....	1,778	1,779	9,385,760	471	6,558	117	7,146	6,467	5,216	924	6.27
Single 2 storeys.....	363	363	2,136,480	556	7,731	130	8,417	7,412	5,886	1,280	6.04
Semi-Detached.....	24	30	134,600	621	5,980	74	6,675	5,458	4,487	851	7.03
Duplex.....	123	246	967,580	242	4,852	175	5,269	4,922	3,933	857	5.66
Double Duplex.....	2	4	22,000	630	8,115	238	8,983	6,875	5,010	1,127	7.20
Row House.....	67	191	753,180	333	4,784	149	5,266	3,943	870	5.50	
Apartment.....	24	291	1,220,240	297	5,417	397	6,111	5,262	4,193	917	5.91
TOTAL	4,118	4,641	22,467,900	454	6,065	134	6,653	5,926	4,841	908	6.68

(1) Excluding loan approvals under Sections 9 and 9A.
 (2) Revised.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
HOME EXTENSION LOAN GUARANTEES APPROVED,
APRIL 1, 1946 — JUNE 30, 1947.

Period	Number of Loans	Number of New Housing Units	Amount \$	Average Loan per New Housing Unit \$
1946				
April.....	—	—	—	—
May.....	3	5 ⁽¹⁾	6,900	1,380 ⁽¹⁾
June.....	1	2	4,000	2,000
2nd Quarter.....	4	7 ⁽¹⁾	10,900	1,557 ⁽¹⁾
July.....	6	14 ⁽¹⁾	22,485	1,606 ⁽¹⁾
August.....	7	11	16,930	1,539
September.....	2	4	8,000	2,000
3rd Quarter.....	15	29 ⁽¹⁾	47,415	1,635 ⁽¹⁾
October.....	5	10	14,000	1,400
November.....	1	2	4,000	2,000
December.....	—	—	—	—
4th Quarter.....	6	12	18,000	1,500
Sub-total: April 1 — December 31, 1946.....	25	48 ⁽¹⁾	76,315	1,590 ⁽¹⁾
1947				
January.....	1	2	3,750	1,875
February.....	—	—	—	—
March.....	2	3	6,000	2,000
1st Quarter.....	3	5	9,750	1,950
April.....	1	1	2,000	2,000
May.....	2	3	5,975	1,992
June.....	1	3	5,000	1,667
2nd Quarter.....	4	7	12,975	1,854
Total: April 1, 1946 — June 30, 1947.....	32	60	99,040	1,651

(1) Revised (see p. 63)

TABLE 9.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS,
DECEMBER 19, 1944—JUNE 30, 1947.

PERIOD	CONSTRUCTION OF SHELTER UNITS						FINANCIAL ASSISTANCE GRANTS (\$'000)		
	Municipal Projects			University Projects			Total Projects		
	Number of Projects	Housing Units completed	Housing Units under Construction ⁽¹⁾	Number of Projects	Housing Units completed	Housing Units under Construction ⁽¹⁾	Number of Projects	Housing Units completed	Housing Units under Construction ⁽¹⁾
Dec. 19, 1944— Dec. 31, 1945	39	1,051	360	1	—	88	40	1,051	448
1946—Jan. 1— Dec. 31	98	3,797	1,244	22	845	217	120	4,642	1,461
1947—Jan. 1— Mar. 31 April 1— June 30	24	940	782	3	186	143	27	1,126	925
Total: Dec. 19, 1944— June 30, 1947	176	6,603	—	29	1,196	—	205	7,799	—
									2,226
									935
									3,161

(1) At end of period.

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED,
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE,
APRIL 1, 1941—JUNE 30, 1947.

Period	Projects	Completed Construction		Actual Expenditure (\$'000)			
		Number		Housing	Supple- mentary Building	Land, Impro- vements and Other Outlay	Total
		Housing Units	Supple- mentary Buildings				
Apr. 1, 1941— Dec. 31, 1944	65	17,218	296	51,380	13,554	15,702	80,636
1945							
1st Quarter	—	699	1	1,966	117	371	2,454
2nd Quarter	—	471	0	364	22	101	487
3rd Quarter	—	43	3	1,510	38	202	1,750
4th Quarter	—	343	1	5,721	48	295	6,064
Sub-total	—	1,556	5	9,561	225	969	10,756
1946							
Jan.	11	193	1	2,631	14	124	2,769
Feb.	18	288	0	2,545	7	168	2,720
Mar.	23	852	1	4,648	7	120	4,775
1st Quarter	—	1,333	2	9,824	28	412	10,264
Apr.	29	742	0	548	1	17	566
May	33	758	0	2,083	1	57	2,141
June	31	767	0	2,604	0	142	2,746
2nd Quarter	—	2,267	0	5,235	2	216	5,453
July	28	486	0	2,802	9	266	3,077
Aug.	31	570	0	3,683	5	262	3,950
Sept.	9	494	2	2,962	1	292	3,255
3rd Quarter	—	1,550	2	9,447	15	820	10,282
Oct.	4	510	0	2,798	0	189	2,987
Nov.	10	501	2	2,781	1	252	3,034
Dec.	4	836	3	4,229	1	290	4,520
4th Quarter	—	1,847	5	9,808	2	731	10,541
Sub-total	—	6,997	9	34,314	47	2,179	36,540
1947							
Jan.	4	462	0	380(1)	0	60(1)	440(1)
Feb.	2	965	0	1,522(1)	5	74(1)	1,601(1)
Mar.	2	619	4	3,699(1)	1(1)	111(1)	3,811(1)
1st Quarter	—	2,046	4	5,601(1)	6(1)	245(1)	5,852(1)
Apr.	7	1,051	0	551	0	95	446
May	11	650	5	1,064	0	90	1,154
June	9(2)	566	0	2,002	5	160	2,167
2nd Quarter	—	2,267	5	3,417	5	345	3,767
Total		30,084	319	104,273	13,837	19,440	137,550
Apr. 1, 1941— June 30, 1947							

(1) Revised.

(2) Number of municipalities in which projects have been completed as at June 30, 1947, total 112.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED,
CONSTRUCTION IN PROGRESS, BY UNITS,
JANUARY 31, 1945 — JULY 31, 1947.

At End of Month	Construction in Progress		
	Number		
	Projects	Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	4
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,630	0
June.....	83	5,724	0
July.....	90	6,063	2
August.....	88	5,569	3
September.....	78	5,613	5
October.....	86	5,616	12
November.....	83	5,137	10
December.....	80	4,660	9
1947—January.....	76	3,896	6
February.....	74	3,342	6
March.....	72	2,873	6
April.....	60	3,040	6
May.....	61	3,317	1
June.....	61	3,451	1
July.....	67 ⁽¹⁾	4,191	1

(1) Number of municipalities in which projects were in progress at July 31, 1947, total 58.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED,
HOUSING UNITS UNDER CONSTRUCTION BY TWENTY-THREE STAGES OF
CONSTRUCTION, AS AT DECEMBER 31, 1946, MARCH 31, 1947 AND JUNE 30, 1947.

Item	Stage of Construction yet to be completed	Number of Housing Units		
		Dec. 31, 1946	Mar. 31, 1947	June 30, 1947
1.	Excavation.....	594	728	1,547
2.	Foundation.....	746	777	1,874
3.	Water and sewer under building.....	1,166	1,019	2,017
4.	Framing.....	1,460	1,000	2,369
5.	Doors, frames and window sash.....	1,934	1,153	2,594
6.	Chimneys.....	1,836	1,180	2,609
7.	Roofs shingled.....	2,022	1,286	2,629
8.	Plumbing roughed in.....	2,432	1,482	2,495
9.	Wiring roughed in.....	2,652	1,498	2,686
10.	Insulation.....	2,696	1,508	2,792
11.	Wall and ceiling board and taping.....	3,285	1,716	2,843
12.	Finished flooring laid.....	3,368	1,651	2,880
13.	Exterior finish, including siding and trim	2,569	1,623	2,809
14.	Porches.....	2,155	1,305	2,700
15.	Interior trim.....	3,792	1,950	2,981
16.	Interior painting.....	4,333	2,526	3,215
17.	Hardware.....	4,254	2,410	3,194
18.	Plumbing fixtures.....	4,393	2,488	3,263
19.	Electrical work complete.....	4,393	2,610	3,266
20.	Exterior painting.....	4,580	4,578	5,284
21.	Water and sewer to main.....	2,787	2,219	3,189
22.	Electrical services connected.....	4,529	2,873	3,393
23.	Final inspection.....	4,660	2,873	3,451

TABLE 13.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED,
BY TYPES OF PROJECT,
SEPTEMBER 23, 1943—JUNE 30, 1947.

Type of Project	Projects, Grants and Loan Applications Approved				
	Number of Grants and Loans	Amount of Appropriations, Grants and Loans Approved (\$000)			
		New Construction	Repair and Other Services	Land and Existing Buildings	Total
1. Sub-Division Projects: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	—	16,992	3,005	1,344	21,341
Apr.....	—	135	247	53	435
May.....	—	9	1	3	13
June.....	—	95	2	5	102
2nd Quarter.....	—	1	9	12	22
Sub-total.....	—(1)	105	12	20	137
		17,232	3,264	1,417	21,913
2. Small Holdings: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	9,919	16,442	2,109	25,825	44,376
Apr.....	1,366	2,611*	185	5,211	8,007
May.....	291	586	68	1,328	1,982
June.....	544	859	102	1,623	2,584
2nd Quarter.....	479	775	78	1,254	2,107
Sub-total.....	1,314	2,220	248	4,205	6,673
	12,599	21,273	2,542	35,241	59,056
3. Full-Time Farming: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	11,847	1,009	2,451	42,836	46,296
Apr.....	1,037	158	297	4,292	4,747
May.....	184	33	56	1,025	1,114
June.....	477	52	263	1,768	2,083
2nd Quarter.....	548	37	141	2,003	2,181
Sub-total.....	1,209	122	460	4,796	5,378
	14,093	1,289	3,208	51,924	56,421
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	1,141	604	675	521	1,800
Apr.....	328	131	239	62	432
May.....	119	46	120	51	217
June.....	174	60	153	47	260
2nd Quarter.....	102	40	108	30	178
Sub-total.....	395	146	381	128	655
	1,864	881	1,295	711	2,887
5. Total—All Projects: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	22,907	35,047	8,240	70,526	113,813
Apr.....	2,731	3,035	968	9,618	13,621
May.....	594	674	245	2,407	3,326
June.....	1,195	1,066	520	3,443	5,029
2nd Quarter.....	1,129	853	336	3,299	4,488
Sub-total.....	2,918	2,593	1,101	9,149	12,843
Total: Sept. 23, 1943— June 30, 1947.....	28,556	40,675	10,309	89,293	140,277

(1) Number of projects for which appropriations have been made during the period total 212 representing 2,673 housing units.

TABLE 14.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE
BY TYPES OF PROJECT,
SEPTEMBER 23, 1943—JUNE 30, 1947.

Type of Project	Construction		Expenditure (\$000)		
	Housing Units Completed	Housing Units under Construction	New Construction	Land and Existing Buildings	Total
			Housing Units Completed, Current Construction, Repairs and Other Services		
1. Sub-Division Projects: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	2,290	398	17,675	1,344	19,019
Apr.....	241	162	1,360	53	1,413
May.....	3	159	10	3	13
June.....	10	147	102	5	107
2nd Quarter.....	26	103	36	12	48
Sub-total.....	39	—	148	20	168
	2,570	—	19,183	1,417	20,600
2. Small Holdings: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	149	1,603	4,399	22,124	26,523
Apr.....	186	1,615	2,176	7,173	9,349
May.....	107	1,637	325	1,021	1,346
June.....	97	1,722	655	994	1,649
2nd Quarter.....	108	1,806	705	1,404	2,109
Sub-total.....	312	—	1,685	3,419	5,104
	647	—	8,260 ⁽¹⁾	32,716 ⁽¹⁾	40,976 ⁽¹⁾
3. Full-Time Farming: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	59	192	712	33,714	34,426
Apr.....	14	183	254	9,364	9,618
May.....	8	210	59	1,163	1,222
June.....	21	249	157	1,389	1,546
2nd Quarter.....	22	284	149	1,508	1,657
Sub-total.....	51	—	365	4,060	4,425
	124	—	1,331 ⁽¹⁾	47,138 ⁽¹⁾	48,469 ⁽¹⁾
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	31	87	207	303	510
Apr.....	23	99	136	81	217
May.....	9	102	23	9	32
June.....	21	121	46	32	78
2nd Quarter.....	7	144	75	24	99
Sub-total.....	37	—	144	65	209
	91	—	487	449	936
5. Total—All Projects: Sept. 23, 1943—Dec. 31, 1946 1947—1st Quarter.....	2,529	2,280	22,993	57,485	80,478
Apr.....	464	2,059	3,926	16,671	20,597
May.....	127	2,108	417	2,196	2,613
June.....	149	2,239	960	2,420	3,380
2nd Quarter.....	163	2,337	95	2,948	3,913
Sub-total.....	439	—	2,342	7,564	9,906
Total—Sept. 23, 1943— June 30, 1947.....	3,432	—	29,261	81,720	110,981

(1) In addition to the amounts shown in the last three columns for Small Holdings and Full-Time Farming there were expenditures under Section 13 of the Veterans' Land Act. For Mortgage Loans these amounted to \$170,578 at the end of March, \$5,813 during April, \$10,535 during May, and \$9,139 during June; and for Permanent Improvements they amounted to \$41,595 at the end of March, \$2,126 during April, \$6,091 during May, and \$4,027 during June.

TABLE 15.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927,
MAY 1, 1929—JUNE 30, 1947.

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement Of Existing Structures					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans ⁽¹⁾	Amount of Loans (\$000)
May 1, 1929—Mar. 31, 1945	—	—	—	—	—	—	36,807	57,018
1945 Apr. 1,— Dec. 31	53	48	25	10	794	1,973	804	2,031
1946								
Jan.	3	3	4	1	65	162	65	166
Feb.	1	3	1	1	25	58	25	61
Mar.	1	0	0	0	23	62	23	62
1st Quarter	5	6	5	2	113	282	113	289
Apr.	2	4	0	0	26	64	27	67
May	9	8	1	1	120	333	123	343
June	8	6	10	8	164	389	167	403
2nd Quarter	19	18	11	9	310	786	317	813
July	10	8	7	2	168	389	168	399
Aug.	6	3	7	3	142	346	142	352
Sept.	4	4	2	0	135	345	136	350
3rd Quarter	20	15	16	5	445	1,080	446	1,101
Oct.	5	5	8	3	145	399	146	406
Nov.	6	5	5	3	147	396	147	405
Dec.	2	1	4	3	139	369	140	372
4th Quarter	13	11	17	9	431	1,164	433	1,183
Sub-total—1946	57	49	49	25	1,299	3,311	1,309	3,386
1947								
Jan.	2	3	0	0	59	173	59	176
Feb.	1	0	1	0	48	133	48	133
Mar.	1	1	0	0	23	57	23	58
1st Quarter	4	4	1	0	130	363	130	367
Apr.	—	—	—	—	27	73	27	73
May	1	2	2	2	38	105	38	109
June	12	15	1	—	126	335	126	350
2nd Quarter	13	17	3	2	191	513	191	532
Total— May 1, 1929— June 30, 1947	—	—	—	—	—	—	39,241	63,334

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

TABLE 16.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944,
MARCH 1, 1945 — JUNE 30, 1947.

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement of Existing Structures					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)
1945—March 1—December 31	232	259	246	145	3,833	2,978	4,311	3,382
1946—January 1—December 31	375	408	351	237	12,304	9,235	13,030	9,880
1947—January	13	12	13	9	768	591	794	612
February	26	36	10	7	776	581	812	624
March	50	60	33	24	1,456	1,068	1,539	1,152
1st Quarter	89	108	56	40	3,000	2,240	3,145	2,388
April	49	66	36	32	2,345	1,634	2,430	1,732
May	47	66	48	34	2,224	1,552	2,319	1,652
June	69	84	77	53	2,090	1,555	2,236	1,692
2nd Quarter	165	216	161	119	6,659	4,741	6,985	5,076
Total—March 1, 1945—June 30, 1947	861	991	814	541	25,796	19,194	27,471	20,726

TABLE 17.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s) HAS BEEN APPROVED,
BY TYPES OF PROJECT, AUGUST 23, 1945—JULY 31, 1947.

Period	Veterans' Land Act, 1942	Wartime Housing Limited	Housing Enterprises of Canada, Limited	Integrated Housing Development	P.B.-1046	Rental Housing Projects	Inter-Service Married Quarters	Miscellaneous		Total
								New	Conversion	
1945	2,657	6,923	—	—	—	—	—	1,000	238	10,818
Aug. 23-Dec. 31										
1946										
1st Quarter.....	14	131	—	256	—	—	—	—	29	—
2nd Quarter.....	469	2,583	1,235	1,470	683	—	—	704	297	430
3rd Quarter.....	732	1,247	1,615	870	2,995	—	—	—	176	7,617
4th Quarter.....	488	1,249	465	642	3,538	—	—	35	410	1,477
Sub-Total—1946	1,703	5,210	3,315	3,238	7,216	—	—	296	509	9,381
								1,035	1,245	8,360
1947										
January..	70	42	—	67	632	—	—	450	169	130
February..	96	250	—	111	663	—	—	400	60	83
March.....	73	50	—	139	866	—	—	—	211	20
1st Quarter.....	239	342	—	317	2,161	—	—	850	440	1,359
April.....	116	600	—	568	875	—	—	—	142	4,582
May.....	170	513	—	1,166	669	76	—	—	153	2,375
June.....	105	940	—	1,289	999	108	—	—	167	3,185
2nd Quarter.....	391	2,053	—	3,023	2,543	184	—	—	462	4,049
July.....	8	1,300	17(1)	435	1,607	21	539	—	83	9,609
TOTAL— Aug. 23, 1945— July 31, 1947	4,998	15,828	3,332	7,013	13,527	205	539	2,885	2,468	4,180
										54,975

(1) See page 64.

TABLE 18.—APPROVED APPLICATIONS FOR DOUBLE DEPRECIATION ON RENTAL HOUSING PROJECTS, CANADA,
JUNE 1, 1947 — JULY 31, 1947.

Number of Projects	Number of Housing Units	Total Estimated Cost	Average Estimated Costs Per Housing Unit			Floor Area per Housing Unit Sq. Ft.	Construction Costs per Sq. Ft. \$	Number of Rooms per Housing Unit	Monthly Rent per Housing Unit \$
			Land \$	Construction \$	Equipment and Other \$				
June.....	3	40	247,520	463	5,475	250	6,188	868	6.30
July.....	4	136	1,166,222	100(1)	6,522	1,953	8,575	1,050	6.21
Total—June, 1947— July 31, 1947	7	176	1,413,742	183(1)	6,284	1,566	8,033	1,009	6.23
									4.2
									5.2
									5.0
									46.76

(1) See page 64.

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 19.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR,
LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES
WITH DOMINION REGISTRATION, CANADA, 1945–1946.
(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1945	279.9	69.4	22.1	371.4
1946 ⁽¹⁾	309.1	73.0	25.3	407.4

(1) Preliminary.

TABLE 20.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS
MADE BY CHARTERED BANKS, CANADA,
1945–1946.
(Millions of Dollars)

Year	CLASS OF LOANS					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1945	47.6	180.8	337.3	573.8	1,139.5	4.2
1946	71.8	177.5	382.4	807.2	1,438.9	5.0

SECTION 5

TABLE 21.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA,
1945—JUNE, 1947.
(In Units Specified)

Period	Cement	Building Brick	Sawn Lumber(t)	Cast-Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes	Warm Air Furnaces	Bath Tubs	Asphalt Shingles(2)	Gypsum Wallboard	
										Millions of Sq. Ft.	
										Thousands of Units	
1945	7.8	190.7	4,900.0	20.8	139.0	70.0	35.2	—	1,443.0	140.0	
1946											
1st Quarter	2.1	42.7	1,078.7	6.6	29.2	17.5	11.3(3)	13.8	414.2	42.6	
2nd Quarter	2.8	66.7	1,158.3	6.4	23.0	18.8	11.7(3)	12.7	486.7	50.1	
3rd Quarter	3.1	86.6	1,653.3	5.5	18.3	7.8	11.3(3)	12.6	560.8	48.9	
4th Quarter	2.7	77.3	1,021.2	6.8	27.9	14.8	14.4(3)	17.2	601.2	55.1	
Year	10.7	273.3	4,911.5	25.3	98.4	58.9	48.7(3)	56.3	2,062.9	196.7	
1947											
January	.9	18.9	353.5(3)	2.5	8.1	6.3	4.3(1)	6.0	158.9	16.8	
February	.7	16.7	389.7(3)	2.6	9.2	6.0	4.4(1)	6.0	168.5	15.1	
March	.9	18.1	411.3(3)	2.9	7.1	6.5(3)	4.3(1)	6.5	178.3	18.6	
1st Quarter	2.5	53.7	1,154.5(3)	8.0	24.4	18.8(3)	13.0(1)	18.5	505.7	50.5	
April	.9	19.0	347.7	2.9	10.8	6.6	3.6(1)	7.6	197.3	18.2	
May	.9	24.3	466.3	2.9	8.6	6.7	4.0(1)	7.4	189.5	18.2	
June	1.1	27.5	550.1	2.4	6.1	6.2	4.0(1)	6.8	170.9	16.1	
2nd Quarter	2.9	70.8	1,364.1	8.2	25.5	19.5	11.6(1)	21.8	557.7	52.5	

(1) Estimated (see pp. 65-66).

(2) Including Siding.

(3) Revised (see p. 66).

TABLE 22.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA,
JANUARY, 1946—JUNE, 1947.
(In Units Specified)

Period	Cement			Building Brick			Cast-Iron Soil Pipe and Fittings					
	(Millions of Barrels of 350 lbs.)			(Millions of Bricks)			(Thousands of Tons)			Sales		Stocks at End of Month	Ratio of Stocks to Sales
	Sales	Stocks at End of Month	Ratio of Stocks to Sales	Sales	Stocks at End of Month	Ratio of Stocks to Sales	Sales	Stocks at End of Month	Stocks at End of Month	Sales	Stocks at End of Month	Ratio of Stocks to Sales
1946												
January	.3	1.8	5.9	15.9	17.1	1.1	2.3	1.0	1.0	2.6	1.2	.5
February	.3	2.2	7.9	13.5	17.3	1.3	2.1	1.0	1.0	2.3	1.5	.5
March	.6	2.3	3.8	17.5	14.5	.8	2.3	.9	.9	2.9	1.7	.3
April	1.0	2.1	2.1	18.4	12.8	.7	2.3	.8	.8	2.8	1.7	.3
May	1.5	1.4	.9	22.0	15.3	.7	2.2	.8	.8	2.8	1.4	.4
June	1.5	1.0	.7	24.0	16.8	.7	1.9	.7	.7	2.1	1.3	.4
July	1.4	.7	.5	28.2	18.2	.7	1.5	.9	.9	2.4	1.2	.5
August	1.2	.5	.4	29.0	17.9	.6	1.8	1.1	1.1	2.1	1.3	.6
September	1.1	.4	.3	26.9	19.2	.7	1.9	1.1	1.1	2.1	1.3	.6
October	1.2	.2	.2	29.4	18.8	.6	2.1	1.3	1.3	2.4	1.2	.5
November	.9	.3	.3	27.2	16.6	.6	2.4	1.2	1.2	2.1	1.3	.6
December	.5	.5	.9	19.6	18.2	.9	2.1	1.3	1.3	2.4	1.5	.6
1947												
January	.4	.9	2.3	18.7	17.3	.9	2.6	1.2	1.2	2.6	1.5	.5
February	.4	1.2	2.9	16.9	17.6	1.0	2.3	1.5	1.5	2.3	1.7	.7
March	.8	1.3	1.6	19.3	15.4	.8	2.9	1.7	1.7	2.9	1.7	.6
April	1.1	1.2	1.1	19.1	15.4	.8	2.8	1.7	1.7	2.8	1.7	.6
May	1.3	.8	.6	23.2	16.4	.7	3.0	1.6	1.6	3.0	1.5	.5
June	1.3	.6	.5	23.8	20.0	.8	2.4	1.5	1.5	2.4	1.5	.6

TABLE 22. (continued)—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA,
JANUARY, 1946—JUNE, 1947.
(In Units Specified)

Period	Steel Pipe, Tubes and Fittings			Bath Tubs			Gypsum Wallboard		
	(Thousands of Tons)			(Thousands of Units)			(Millions of Square Feet)		
	Sales	Stocks at End of Month	Ratio of Stocks to Sales	Sales	Stocks at End of Month	Ratio of Stocks to Sales	Sales	Stocks at End of Month	Ratio of Stocks to Sales
1946	12.4	11.6	.9	4.4	2.3	.5	13.1	1.5	.1
	7.9	13.5	1.7	4.4	2.3	.5	13.6	1.3	.1
	5.8	12.5	2.2	4.9	2.1	.4	15.9	1.5	.1
	8.1	13.4	1.7	4.8	1.6	.3	15.9	1.2	.1
	10.8	10.4	1.0	4.1	1.7	.4	17.7	1.7	.1
	6.8	9.9	1.5	4.5	1.3	.3	16.3	1.5	.1
	7.7	9.1	1.2	3.8	1.3	.3	15.8	1.4	.1
	7.0	9.0	1.3	3.8	1.3	.3	17.4	1.8	.1
	6.9	6.6	1.0	4.6	1.6	.3	15.4	1.9	.1
	8.2	8.4	1.0	5.9	2.2	.4	19.1	1.7	.1
	8.4	8.2	1.0	6.3	1.7	.3	19.7	1.0	.1
	4.5	13.6	3.0	5.7	1.0	.2	16.4	1.8	.1
1947	9.3	12.3	1.3	5.8	1.3	.2	17.1	1.5	.1
	10.3	11.4	1.1	5.9	1.5	.3	14.8	1.8	.1
	9.7	8.3	.9	6.8	1.3	.2	18.4	2.0	.1
	9.4	9.6	1.0	7.4	1.5	.2	18.0	2.2	.1
	8.8	9.4	1.1	7.6	1.6	.2	18.7	1.6	.1
	8.2	7.3	.9	6.1	2.0	.3	16.1	1.6	.1

TABLE 23.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA,
1945—JUNE, 1947.
(In Units Specified)

Period	Glass	Rock Wool	Gypsum Plaster	Wallboard Building Board	Paints, Pigments and Varnishes
	Millions of Sq. Ft.	Thousands of Tons	Thousands of Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945—					
1st Quarter.....	11.9	.8	.5	2.3	1,988
2nd Quarter.....	13.0	1.1	.8	2.6	2,340
3rd Quarter.....	8.3	.9	.8	2.8	2,101
4th Quarter.....	6.6	1.7	.8	4.4	2,231
Year	39.8	4.5	2.9	12.1	8,660
1946—					
January.....	2.7	.9	.2	.8	855
February.....	2.2	.4	.2	1.1	787
March.....	2.8	.6	.3	1.5	846
1st Quarter.....	7.7	1.9	.7	3.4	2,488
April.....	3.4	.6	.4	1.6	914
May.....	2.5	.7	.2	1.4	952
June.....	3.2	.3	.3	1.6	838
2nd Quarter.....	9.1	1.6	.9	4.6	2,704
July.....	2.8	.4	.5	1.3	700
August.....	3.6	.3	.5	1.9	601
September.....	5.4	.4	.5	1.8	567
3rd Quarter.....	11.8	1.1	1.5	5.0	1,868
October.....	4.3	.4	.6	1.8	679
November.....	7.6	.5	1.2	1.5	828
December.....	3.2	.4	2.7	2.4	869
4th Quarter.....	15.1	1.3	4.5	5.7	2,376
Year	43.7	5.9	7.6	18.7	9,436
1947—					
January.....	5.2	.5	1.2	3.4	926
February.....	3.7	.3	1.2	3.9	922
March.....	5.8	.6	1.1	4.8 ⁽¹⁾	1,042
1st Quarter.....	14.7	1.4	3.5	12.1 ⁽¹⁾	2,890
April.....	5.6	.3	.6	3.8	1,204
May.....	7.4	.3	1.0	3.6	1,182
June.....	4.9	.1	1.1	2.9	1,011
2nd Quarter.....	17.9	.7	2.7	10.3	3,398

(1) Revised.

TABLE 24.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA,
1945—JUNE, 1947.
(In Units Specified)

Period	Lumber	Building Brick	Wire Nails and Spikes	Pulp and Fibre Wallboard	Paints, Pigments and Varnishes
	Millions of Ft. B.M.	Millions of Bricks	Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945—					
1st Quarter.....	423.0	.1	211.1	8.8	905
2nd Quarter.....	438.3	.7	156.4	12.7	1,038
3rd Quarter.....	540.6	1.3	207.9	11.2	1,040
4th Quarter.....	599.0	1.6	238.2	12.6	990
Year.....	2,000.9	3.7	813.6	45.3	3,973
1946—					
January.....	145.5	.1	105.2	3.2	310
February.....	128.0	.2	117.4	2.1	198
March.....	152.8	.2	161.0	1.7	322
1st Quarter.....	426.3	.5	383.6	7.0	830
April.....	143.1	.4	73.8	1.4	240
May.....	144.8	.6	230.4	2.4	458
June.....	101.1	1.3	65.1	.7	259
2nd Quarter.....	389.0	2.3	369.3	4.5	958
July.....	172.3	.7	145.0	2.4	294
August.....	170.2	.9	364.7	5.0	524
September.....	221.7	.5	5.7	5.4	365
3rd Quarter.....	564.2	2.1	515.4	12.8	1,183
October.....	253.1	.5	.9	3.9	430
November.....	238.4	.5	.4	4.0	548
December.....	212.3	.2	.9	3.9	458
4th Quarter.....	703.8	1.2	2.2	11.8	1,436
Year.....	2,083.3	6.1	1,270.5	36.1	4,407
1947—					
January.....	180.4	.4	0	3.8	529
February.....	205.3	.1	2.7	3.2	366
March.....	234.7	.1	3.9	1.6	573
1st Quarter.....	620.4	.6	6.6	8.6	1,468
April.....	207.1	.1	1.4	3.0	471
May.....	168.7	.4	4.5	8.2	774
June.....	194.0	.3	.3	5.3	1,008
2nd Quarter.....	569.8	.8	6.2	16.5	2,253

SECTION 6.
BUILDING LABOUR

TABLE 25.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND
INDEXES OF EMPLOYMENT IN THE BUILDING AND ALL INDUSTRIES, CANADA,⁽¹⁾
JANUARY, 1945 — JULY, 1947.

As at Beginning of Month	BUILDING INDUSTRY			Indexes of Employment 1935-1939 = 100	
	Number of Persons Employed	Aggregate Weekly Payroll (\$000)	Average Weekly Earnings \$	Building Industry	All Industries
1945—January	38,320	1,172	30.59	148.8	166.1
	February	36,650	1,242	142.1	164.8
	March	35,895	1,253	139.0	164.1
	April	36,601	1,230	141.4	162.9
	May	37,747	1,301	145.9	161.6
	June	40,084	1,368	154.7	161.5
	July	43,554	1,472	168.0	161.6
	August	45,518	1,562	175.7	161.2
	September	50,904	1,753	196.5	159.2
	October	54,419	1,885	208.3	155.4
	November	59,584	2,083	229.3	157.7
	December	60,990	2,110	234.2	159.5
	Year	44,933	1,533	173.7	161.3
1946—January	53,774	1,571	29.21	206.2	154.9
	February	54,050	1,828	207.1	154.0
	March	52,812	1,826	201.8	153.8
	April	55,083	1,905	210.0	155.6
	May	58,566	1,956	223.3	155.9
	June	64,018	2,093	243.8	156.5
	July	69,201	2,311	263.6	159.9
	August	72,849	2,522	276.9	159.1
	September	74,336	2,572	282.5	161.6
	October	74,569	2,659	282.5	164.0
	November	77,710	2,768	293.1	168.3
	December	77,661	2,752	292.4	171.0 ⁽²⁾
	Year	65,386	2,230	33.97 ⁽²⁾	159.5
1947—January	71,688	2,222	30.99	268.1	166.7
	February	72,362	2,583	269.7	166.4
	March ⁽²⁾	73,800	2,730	274.6	166.1
	April ⁽²⁾	76,642	2,765	285.1	166.4
	May	79,900	2,995	297.0	165.4
	June	85,588	3,174	319.6	169.9
	July ⁽³⁾	90,134	3,312	334.5	174.1

(1) As reported to the Dominion Bureau of Statistics by employers with 15 or more employees.

(2) Revised.

(3) Preliminary.

TABLE 26.—EMPLOYMENT AND UNEMPLOYMENT IN THE CONSTRUCTION INDUSTRY, CANADA,
AS AT SPECIFIED DATES, NOVEMBER 17, 1945 — MAY 31, 1947.⁽¹⁾

Week Ending	Persons Employed (Thousands)	Persons Unemployed (Thousands)
1945—November 17	184	13
1946—February 23	154	21
June 1	241	8
August 31	267	9
November 9	244	13
1947—March 1	187	21
May 31	254	8

(1) Estimates (see p. 67).

TABLE 27.—UNFILLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
JANUARY, 1946—JULY, 1947.

As at Date of Reporting Closest to End of Month	Bricklayers	Carpenters	Painters (Construction and Maintenance)	Plasterers	Plumbers and Pipe Fitters	Other Construction (Skilled and Semi-skilled)	Construction (Unskilled)	TOTAL								
								Unfilled Vacancies	Unplaced Applicants	Unfilled Vacancies						
1946—Jan....	630	285	931	7,904	152	3,758	105	124	258	1,448	181	1,061	615	2,303	2,872	16,883
Feb....	537	309	1,007	9,805	297	3,945	99	129	235	1,690	187	1,232	771	2,593	3,133	19,703
Mar....	689	254	1,682	9,497	641	3,357	162	92	237	1,806	370	1,137	1,696	2,786	5,477	18,929
Apr....	782	176	3,138	6,721	1,138	1,866	243	59	230	1,634	614	3,615	839	2,456	9,752	14,751
May....	862	112	3,333	3,995	1,074	1,205	211	46	254	1,279	646	3,116	646	2,494	9,496	9,802
June....	949	120	3,334	3,073	839	809	218	56	270	1,027	592	512	3,074	2,125	9,276	7,722
July....	806	129	3,585	2,464	645	933	191	38	279	1,012	550	443	2,760	1,926	8,816	6,945
Aug....	750	115	3,297	2,997	869	2,064	414	20	277	846	594	371	3,097	1,667	8,641	5,952
Sept....	850	114	3,168	1,963	373	885	189	37	365	739	489	288	4,125	1,728	9,559	5,754
Oct....	954	63	2,935	1,902	198	1,468	185	29	326	671	373	279	4,753	1,623	9,724	6,035
Nov....	922	111	1,879	2,765	98	2,334	169	38	323	662	363	409	2,749	1,827	6,503	8,146
Dec....	783	222	847	4,970	59	3,369	159	81	295	926	172	712	1,288	1,865	3,603	12,145
1947—Jan....	631	352	530	8,173	104	4,080	134	104	222	1,098	155	984	597	2,602	2,373	17,393
Feb....	631	352	758	8,952	127	3,489	161	80	220	1,700	102	1,251	1,016	9,285	3,015	24,109
Mar....	804	299	1,142	7,971	230	2,760	212	72	243	686	176	1,064	8,666	1,642	4,449	21,518
Apr....	735	242	1,615	6,313	349	1,872	135	50	238	717	367	854	3,370	7,597	6,809	17,645
May....	659	121	2,322	3,317	663	851	190	24	309	555	459	466	6,619	4,540	11,221	9,874
June....	674	90	2,864	1,912	578	547	139	32	383	397	511	299	6,342	3,964	11,491	7,241
July....	650	56	3,152	1,362	507	537	148	12	349	344	344	257	5,660	2,769	10,969	5,337

TABLE 28.—NUMBER OF MALE WORKERS IN CONSTRUCTION OCCUPATIONS APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS AND
ESTABLISHING BENEFIT YEARS, CANADA,
1942—JUNE, 1947.

Date	Bricklayers	Carpenters	Painters	Plasterers	Plumbers	Electricians	Other (1)	Total
1942—Monthly Average.....	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	193
1943—Monthly Average.....	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	376
1944—Monthly Average.....	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	792
1945—Monthly Average.....	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	—(2)	1,463
1946—January.....	111	3,009	1,062	57	294	380	258	5,171
February.....	69	2,380	733	26	315	393	244	4,160
March.....	40	1,533	386	17	316	426	159	2,877
April.....	9	508	159	5	168	226	54	1,129
May.....	7	359	104	3	111	184	39	807
June.....	6	392	78	2	111	147	36	772
July.....	9	222	119	2	79	148	48	627
August.....	7	244	169	2	76	130	41	669
September.....	6	287	288	3	62	162	47	855
October.....	2	307	444	8	83	203	44	1,091
November.....	19	695	922	10	72	128	92	1,938
December.....	31	1,878	1,154	15	117	155	187	3,537
Monthly Average.....	26	985	468	13	150	223	107	1,972
1947—January.....	83	3,376	1,192	37	231	233	351	5,503
February.....	73	2,474	667	23	230	222	208	3,897
March.....	50	1,726	373	14	237	203	102	2,705
April.....	13	856	242	8	170	198	51	1,538
May.....	11	463	153	5	127	125	56	940
June.....	3	278	75	6	89	99	48	598

(1) Comprises foremen, inspectors, managers, structural iron workers, and other construction occupations.

(2) Not available.

TABLE 29.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES,
BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1946-1947.⁽¹⁾

Trade and Type of Training	March 31, 1946	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946	March 31, 1947	June 30, 1947
Carpentry						
Vocational.....	1,376	1,156	1,062	1,103	919	371
Apprenticeship.....	524	799	885	1,021	1,302	1,421
Total.....	1,900	1,955	1,947	2,124	2,221	1,792
Bricklaying						
Vocational.....	366	472	435	386	460	255
Apprenticeship.....	124	169	160	263	463	547
Total.....	490	641	595	649	923	802
Painting and Decorating						
Vocational.....	262	222	220	206	157	78
Apprenticeship.....	101	169	412	443	323	315
Total.....	363	391	632	649	480	393
Plastering						
Vocational.....	101	75	50	34	57	29
Apprenticeship.....	46	75	111	129	182	185
Total.....	147	150	161	163	239	214
Plumbing and Steam Fitting						
Vocational.....	682	593	537	410	351	185
Apprenticeship.....	605	779	912	1,097	1,297	1,396
Total.....	1,287	1,372	1,449	1,507	1,648	1,581
Sheet Metal						
Vocational.....	385	299	188	131	122	50
Apprenticeship.....	306	385	342	409	558	571
Total.....	691	684	530	540	680	621
Electrical						
Vocational.....	1,182	988	953	834	740	323
Apprenticeship.....	725	902	876	1,017	1,212	1,275
Total.....	1,907	1,890	1,829	1,851	1,952	1,598
All Trades						
Vocational.....	4,354	3,805	3,445	3,104	2,806	1,291
Apprenticeship.....	2,431	3,278	3,698	4,379	5,337	5,710
Total.....	6,785	7,083	7,143	7,483	8,143	7,001

(1) Does not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

TABLE 30.—STRIKES IN THE BUILDING INDUSTRY, CANADA,
JANUARY, 1945—JUNE, 1947.

Period	Strikes	Establishments	Workers	Time Lost in Working Days
	Number	Number	Number	
1945—January.....	—	—	—	—
February.....	—	—	—	—
March.....	1	8	40	100
April.....	—	—	—	—
May.....	1	1	127	35
June.....	—	—	—	—
July.....	1	16	75	1,050
August.....	1	16	75	825
September.....	1	1	41	775
October.....	1	1	42	63
November.....	—	—	—	—
December.....	—	—	—	—
Total—1945 ⁽¹⁾	5	12	325	2,848
1946—January.....	1	1	40	200
February.....	—	—	—	—
March.....	1	12	100	960
April.....	3	41	278	2,520
May.....	2	26	310	2,230
June.....	—	—	—	—
July.....	—	—	—	—
August.....	—	—	—	—
September.....	2	4	61	213
October.....	1	1	50	35
November.....	2	2	77	77
December.....	1	1	76	300
Total—1946 ⁽¹⁾	12	76	892	6,535
1947—January.....	—	—	—	—
February.....	1	7	132	396
March.....	1	1	50	40
April.....	3	8	269	800
May.....	11	272	2,998	18,902
June.....	8	86	1,090	4,000
Total: Jan. 1, 1947— June 30, 1947 ⁽¹⁾	20	302	3,731	24,138

⁽¹⁾ Since some strikes overlap from one month into another, annual totals of the number of strikes, number of establishments, and number of workers involved, need not equal the sums of the respective monthly figures.

SECTION 7
BUILDING COSTS

TABLE 31. INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA,
1945-1947.
(1935-1939 = 100)

Period	Year	Composite Index of All Commodities									
		Lumber	Cement	Brick	Glass	Plaster	Nails	Steel Pipe	Range Bolts	Paint Materials	Composite Index of Building Materials
1945	Year	179.9	102.1	110.5	172.8	104.4	104.8	147.4	107.0	120.9	144.8
1946	January	181.5	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	145.6
	February	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	145.6
	March	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	145.6
	April	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	May	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	June	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	July	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	August	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	September	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	October	191.5	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	November	200.9	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	December	200.9	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	148.0
	Year	190.0	101.8	110.5	172.8	104.4	121.0	151.5	112.5	126.0	152.5
1947	January	212.4	101.7	114.0	172.8	104.4	123.7	175.8	114.4	157.0	168.7
	February	216.4	104.2	114.0	172.8	101.4	123.7	175.8	114.4	173.4	172.4
	March	216.4	104.2	114.0	172.8	101.4	123.7	175.8	121.2	173.4	172.4
	April	216.4	106.1	114.0	172.8	101.4	123.7	175.8	121.2	173.4	172.4
	May	236.8	106.1	125.2	172.8	104.4	123.7	175.8	121.2	170.7	173.4
	June	242.0	106.1	125.2	172.8	104.4	123.7	175.8	121.2	170.7	173.4
	July	243.8	106.1	125.2	182.4	104.4	121.0	110.9	121.2	173.3	173.3

TABLE 32.—INDEXES OF COST OF LIVING AND RENT, CANADA,
JANUARY, 1945 — JULY, 1947.
(1935-1939 = 100)

Period	Cost of Living	Rent
1945—January.....	118.6	112.0
February.....	118.6	112.0
March.....	118.7	112.0
April.....	118.7	112.0
May.....	119.0	112.1
June.....	119.6	112.1
July.....	120.3	112.1
August.....	120.5	112.1
September.....	119.9	112.1
October.....	119.7	112.3
November.....	119.9	112.3
December.....	120.1	112.3
Year.....	119.5	112.1
1946—January.....	119.9	112.3
February.....	119.9	112.3
March.....	120.1	112.3
April.....	120.8	112.3
May.....	122.0	112.6
June.....	123.6	112.6
July.....	125.1	112.6
August.....	125.6	112.6
September.....	125.5	112.6
October.....	126.8	113.4
November.....	127.1	113.4
December.....	127.1	113.4
Year.....	123.6	112.7
1947—January.....	127.0	113.4
February.....	127.8	113.4
March.....	128.9	113.4
April.....	130.6	113.4
May.....	133.1	115.4
June.....	134.9	117.8
July.....	135.9	117.8

TABLE 33.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA,
 JANUARY, 1945 — JULY, 1947.
 (1935-1939 = 100)

Period	Building Materials	All Industrial
1945—January.....	102.4	83.6
February.....	103.0	87.5
March.....	102.6	88.2
April.....	104.7	89.0
May.....	107.8	92.4
June.....	116.9	95.7
July.....	117.1	93.3
August.....	118.2	93.0
September.....	122.2	95.6
October.....	127.4	98.4
November.....	131.3	102.0
December.....	138.5	105.8
Year.....	116.0	93.7
1946—January.....	149.0	116.0
February.....	150.5	113.8
March.....	148.6	110.9
April.....	160.6	117.6
May.....	164.0	117.7
June.....	167.0	116.7
July.....	157.3	112.6
August.....	154.1	110.4
September.....	137.1	97.4
October.....	133.9	95.0
November.....	134.9	95.3
December.....	138.4	99.3
Year.....	149.6	108.6
1947—January.....	142.0	99.2
February.....	145.3	102.4
March.....	140.2	99.2
April.....	136.8	97.7
May.....	136.4	97.6
June.....	135.8	98.6
July.....	136.6	100.6

PART III.
SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as "D.B.S."

PART I FACTUAL SUMMARY

SECTION 2.—HOUSE-BUILDING ACTIVITY

Dwelling unit completions during the first half of 1947 proceeded at slightly above the 1946 rate as indicated by the D.B.S. bulletin, *Dwelling Units and New Buildings Containing Dwelling Units Reported by Municipalities and Other Areas as Completed in the Six Months Ending June 30, 1947*. This report provides information on dwelling units completed in 156 municipalities for which complete data are available for the first six months of both years, 1946 and 1947. These areas reported a total of 8,840 dwelling units completed in the first six months of 1947 as compared to 7,740 dwelling units completed in the same period of last year.

CHARTS

FIGURE 1.—VALUE OF LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1946-1947.

Chart based on data shown in Table 5.

FIGURE 2.—VOLUME OF PRODUCTION OF TEN SELECTED BUILDING MATERIALS, 1946-1947.

Chart based on data shown in Table 21.

FIGURE 3.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, 1939-1947.

Chart based on monthly issues of *The Employment Situation*, D.B.S. Data converted from a 1926 to a 1935-1939 base.

FIGURE 4.—INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND ALL COMMODITIES, 1939-1947.

Chart based on monthly issues of *Prices and Price Indexes*, D.B.S., 1939-1947. Data converted from a 1926 to 1935-1939 base.

PART II TABULAR MATERIAL

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER, CANADA, JANUARY, 1945—JUNE, 1947.

Data for 1945—June, 1947, obtained from monthly issues of *Registrations of Births, Deaths and Marriages*, D.B.S.

These data are compiled by the D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.

- (1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was 4,433,446 or 38.5 per cent of the total population of Canada at that time.
- (2) Data for 1945 does not include July registrations of births, deaths and marriages for Glace Bay.

- (3) Data for 1946 do not include marriage registrations for October for Peterborough.
- (4) Data for 1947 do not include marriage registrations for January for Cornwall.

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, CANADA—BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, 1945—JUNE, 1947.

Data for 1945—February, 1947 were obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S. Data for March—June, 1947, compiled by Economic Research Division, Central Mortgage and Housing Corporation, from returns made by municipalities to D.B.S.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons—or 46 per cent of the total population of Canada (as at date of the 1941 Census).
- (2) The number of new dwelling units shown in Table 2 includes conversions.
- (3) Monthly data for 1946 is based upon complete returns from 204 municipalities.
- (4) Monthly data for 1947 is based on returns from the following number of municipalities: January and February 204; March 202; April 202; May 201; June 200.

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CANADA—CONSTRUCTION CONTRACTS AWARDED, 1945—JULY, 1947.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of *new housing units* estimated to be involved in contract awards for apartments which replace the series on *apartment blocks* shown in *The Building Reporter* have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40-41. 1946 construction costs for the unit are estimated at \$6,053, of which \$3,178 are material costs, \$2,270 are on-site labour costs and \$605 are overhead and profits. For the 1947 conversion factor, this 1946 figure was adjusted monthly according to variations in the wholesale price index of building materials. Additional adjustments were made for the months of March and June in accordance with quarterly estimates of changes in building labour wage rates. This method of adjusting the conversion factor has occasioned revisions in the estimates of the number of apartments shown for 1947 months in the April issue of *Housing in Canada*.

TABLE 4.—NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, CANADA, JANUARY 1, 1947—JULY 31, 1947.

Data compiled by Program Division, Central Mortgage and Housing Corporation, based on monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation.

The figures relating to Integrated Housing completions from January 1, 1947 to April 30, 1947 have been revised to allow for a change in the completion standard. Integrated Housing units were formerly recorded as complete when only about 90 per cent finished. Since May 100 per cent completion has been used as the standard. The change in standard actually resulted in a negative figure for May completions. However, completions were carried forward from the previous months on the assumption that from January 1 to April 30 they would have been 10 per cent less had the 100 per cent completion standard applied from the first of the year. These changes occasioned adjustments in the January to April figures for Integrated Housing units under construction.

Revisions in other units under construction for December, 1946 to April, 1947, were necessitated by the fact that the figure for the 1946 year-end reflected errors in the designation of foundations mainly between single unit and multiple unit houses.

All these revisions occasioned changes in the units under construction total for December, 1946 to April, 1947 inclusive.

TABLE 5.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, FEBRUARY 1, 1945—JULY 31, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 6.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS LOANS APPROVED BY TYPE OF PROJECT, FIRST AND SECOND QUARTERS, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 7.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE, AMOUNT OF LOAN, FLOOR AREA AND CONSTRUCTION COST PER SQUARE FOOT BY TYPE OF HOUSE, FIRST AND SECOND QUARTERS, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, HOME EXTENSION LOAN GUARANTEES APPROVED, APRIL 1, 1946—JUNE 30, 1947.

Data compiled by Mortgage Division, Central Mortgage and Housing Corporation.

Revisions were made in some of the 1946 figures for the number of new housing units and the average loan per housing unit. In the original collection of the 1946 data new housing units included in some cases the original housing unit which was subdivided into a number of units. The revised figures give only the number of new housing units added as a result of a loan.

TABLE 9.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, DECEMBER 19, 1944—JUNE 30, 1947.

Data compiled by Emergency Shelter Division, Central Mortgage and Housing Corporation.

TABLE 10.—OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, APRIL 1, 1941—JUNE 30, 1947.

Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.

For the period 1941-1944, the number of projects refers to completed projects. Data for 1945, 1946 and 1947, however, merely refer to the number of projects in which housing units have been completed during the period. For this reason, no totals are shown of projects for this period.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, JANUARY 31, 1945—JULY 31, 1947.

Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION, AS AT DECEMBER 31, 1946, MARCH 31, 1947, AND JUNE 30, 1947.

Special compilation by Wartime Housing Division, Central Mortgage and Housing Corporation.

TABLE 13.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED, BY TYPES OF PROJECT, SEPTEMBER 23, 1943—JUNE 30, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved, September 23, 1943, to June 30, 1947. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

The number of sub-division projects for which loans have been made up to June 30, 1947, and the number of houses these projects represent, show a decrease from April 30, 1947. This decrease is occasioned by cancellations resulting from the sale of properties to be used for other than Veterans' Land Act purposes.

TABLE 14.—OPERATIONS UNDER VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPES OF PROJECT, SEPTEMBER 23, 1943—JUNE 30, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 15.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, MAY 1, 1929—JUNE 30, 1947.

Special compilation by the Canadian Farm Loan Board, Department of Finance.

TABLE 16.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944, MARCH 1, 1945—JUNE 30, 1947.

Special compilation by the Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 17.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), HAS BEEN APPROVED, BY TYPES OF PROJECT, AUGUST 23, 1945—JULY 31, 1947.

Special compilation by the Economic Research Branch, Department of Reconstruction and Supply, of data supplied by the Priorities Branch, Department of Reconstruction and Supply.

Two new types of units eligible for priority assistance appear in this table, Rental Housing Projects and Inter-Service Married Quarters. Priorities for the former are granted provided that the projects meet the requirements for double depreciation allowance. Priorities for Inter-Service Married Quarters are allotted to units, mostly conversions of existing barracks, which are built by the Armed Forces for their married permanent members.

Priority ratings were approved for 17 Housing Enterprises units in July, 1947, despite the fact that earlier in the year Housing Enterprises Limited had announced that no new construction commitments would be undertaken. These new units, all basement suites, were authorized as an extension of a project already under way.

TABLE 18.—APPROVED APPLICATIONS FOR DOUBLE DEPRECIATION ON RENTAL HOUSING PROJECTS, CANADA, JUNE 1, 1947—JULY 31, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

July approvals include 88 units built by industry on its own land. Since there are no land costs on these units, the average land cost per unit is low at \$100 in July, and \$183 in June and July together.

TABLE 19.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR—LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1945-1946.

Data on life insurance companies for 1945 obtained from *Report of the Superintendent of Insurance of the Dominion of Canada, Life Companies, 1945*, and for 1946 from the published financial statements of the companies. Data on trust and loan companies for

1945 obtained from *Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies*, and for 1946 from the published financial statements of the companies. Data for all lending institutions in 1946 are preliminary and subject to revision. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded,

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural conducted in Canada.
- (2) Data on life insurance companies include Canadian, British and foreign life insurance companies with Dominion registration.
- (3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
- (4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick, and Manitoba but inspected by the Dominion Department of Insurance.
- (5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only, and do not include real estate investments made out of estates, trusts, and agency funds.
- (6) Data for 1945 refer to 63 institutions comprising 36 life insurance companies, 7 loan companies and 20 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.
- (7) Data for 1946 refer to 65 institutions comprising 36 life insurance companies, 7 loan companies and 22 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.

TABLE 20.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1945-1946.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for year 1945 obtained from January, 1946 issue and for 1946 from December, 1946-January, 1947 issues.

- (1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
- (2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 21.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1945—JUNE, 1947.

Sources of data for building materials listed in Table 21 are as follows:

Cement:

1945-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Building Brick: Data relate to face and common clay brick.

1945-1947, Estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on actual production reported to D.B.S. by 51 producers accounting for approximately 92 per cent of total brick shipments during 1945.

Sawn Lumber:

1945, By courtesy of the Timber Controller, Department of Reconstruction and Supply.

1946-1947, Preliminary monthly estimates prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of Forestry Branch, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Original monthly data from which 1946 estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total

production in that area during 1944: January 69, February 69, March 69, April 68, May 65, June 64, July 64, August 58, September 58, October 55, November 56, and December 54. Estimates for 1947 are based on 100 per cent coverage for British Columbia and partial coverage for the other provinces accounting for the following percentages of total production in that area during 1945: January 64, February 63, March 62, April 60, May 59, and June 54.

Cast-Iron Soil Pipe:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Steel Pipe, Tubes and Fittings:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Wire Nails and Spikes:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Warm Air Furnaces:

1945, *Special Statement on Warm Air Furnaces*, D.B.S., p. 1.

1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Revised figures for 1946 are based on 100 per cent coverage. Monthly estimates for 1947 are based on returns from concerns accounting for about 89 per cent of production in 1946.

Bath Tubs:

1946-1947, By courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

Asphalt Shingles:

1945, *Asphalt Roofing Industry*, March, 1946, D.B.S.

1946, *Asphalt Roofing Industry*, December, 1946, D.B.S.

1947, By Courtesy of Forestry Branch, D.B.S.

Gypsum Wallboard:

1945-1947, By Courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 22.—SALFS AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA, JANUARY, 1946—JUNE, 1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly reports supplied by courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 23.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945—JUNE, 1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

TABLE 24.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945—JUNE, 1947.

Data compiled by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly issues of *Trade of Canada—Exports—Canadian Produce*, Department of Trade and Commerce.

TABLE 25.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, CANADA, JANUARY, 1945—JULY, 1947.

Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers with 15 or more employees. Data on Indexes of Employment converted from 1926 to 1935-1939 base.

TABLE 26.—EMPLOYMENT AND UNEMPLOYMENT IN THE CONSTRUCTION INDUSTRY, CANADA, AS AT SPECIFIED DATES, NOVEMBER 17, 1945—MAY 31, 1947.

The data in this table are based on the results of sample surveys undertaken by D.B.S. on an approximate quarterly basis. Results of these samples are published in periodic issues of *The Labor Force Bulletin*, D.B.S.

The estimates in Table 26 are subject to sampling error. In general, the smaller the estimate the larger the relative sampling error. In the case of unemployment estimates the percentage error is apt to be quite high, and reliance can be placed on these figures only with careful reservations. The coefficient of variation for estimates of employment in the construction industry is estimated at 6 per cent. Roughly this means that there are about two chances out of three that the sampling error will be less than 6 per cent; and about one chance in twenty that it will amount to more than 12 per cent.

It should be borne in mind that this table refers to the construction industry as a whole, including building construction and engineering construction, whereas the preceding Table 25 covers the building industry only.

TABLE 27.—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, JANUARY, 1946—JULY, 1947.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 28.—NUMBER OF MALE WORKERS IN CONSTRUCTION OCCUPATIONS APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS AND ESTABLISHING BENEFIT YEARS, CANADA, 1942—JUNE, 1947.

Sources of the data contained in Table 28 are as follows:

1942: *Annual Report on Benefit Years Established Under The Unemployment Insurance Act, Calendar Year, 1942*, D.B.S., 1943, p. 29.

1943: *Annual Report on Current Benefit Years Under The Unemployment Insurance Act, Calendar Year, 1943*, D.B.S., 1945, p. 26.

1944: *Annual Report on Current Benefit Years Under The Unemployment Insurance Act, Calendar Year, 1944*, D.B.S., 1946, p. 28.

1945: *Annual Report on Current Benefit Years Under The Unemployment Insurance Act, Calendar Year, 1945*, D.B.S., 1947, p.32.

1946
and
1947: Compiled by Unemployment Insurance Statistics Section, D.B.S.

The series on the number of male workers in the construction industry applying for unemployment insurance benefits and establishing benefit years may be used as an index of unemployment supplementary to data shown in Tables 26 and 27. A person who has made at least 180 days contributions into the Unemployment Insurance fund, during the two year period immediately preceding a claim for benefits, establishes a benefit year. The chief limitations of the data in Table 28 as an index of unemployment are as follows: (1) coverage is confined to male workers in construction occupations who come under the terms of the Unemployment Insurance Act, 1941; these comprise employees on salary who earn less than \$2,400 annually, employees paid by the hour or by the day, and employees paid by the week unless they earn more than \$3,120 annually and apply for exemption from the Act; there are therefore a number of construction workers not covered in this tabulation; (2) not all unemployed workers have made 180 days contributions prior to their period of unemployment; (3) a worker who is unemployed twice during a 12 month period does not as a rule establish a benefit year the second time; (4) the establishment of a benefit year does not give an indication of the duration of unemployment.

TABLE 29.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, AS AT SELECTED DATES, 1946-1947.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 30.—STRIKES IN THE BUILDING INDUSTRY, CANADA, JANUARY, 1945—JUNE, 1947.

Data obtained from monthly issues of *The Labour Gazette*, Department of Labour.

TABLE 31.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1945—JULY, 1947.

Composite indexes of wholesale prices of building materials and all commodities for the year 1945 were obtained from *Prices and Price Indexes*, April, 1946, D.B.S., p. 3. Data for 1946-1947 were obtained from monthly issues of *Prices and Price Indexes*, D.B.S. Indexes of specific commodities were obtained by courtesy of the Prices Branch, D.B.S. All data were converted from a 1926 to a 1935-1939 base.

- (1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.
- (2) Glass index refers to '188, single diamond, 40 U.I.'
- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
- (4) Steel pipe index refers to 'steel pipe, butweld, 1" diam., basing point wholesale to distributors'.
- (5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
- (6) Composite Index of Building Materials is based on 111 building and construction commodities.
- (7) Composite Index of All Commodities is based on 510 commodities.

TABLE 32.—INDEXES OF COST OF LIVING AND RENT, CANADA, JANUARY, 1945—JULY, 1947.

Data for the period 1945 to December 1946, obtained from *Prices and Price Indexes*, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

TABLE 33.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, JANUARY, 1945—JULY, 1947.

Data for the period January, 1945 to December, 1946 obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

- (1) Building materials index is based on 16 stocks during 1945-1947.
- (2) All industrial index is based on 74 stocks during 1945-1947.

INDEX OF CONTENTS

NOTE.—*Page numbers shown in heavy type indicate references to the subject matter contained in the Factual Summary, while those shown in lighter type refer to tabular material.*

	PAGE
Amendments, National Housing Act, 1944.....	10-11
Apprenticeship training, construction trades.....	20 , 53
Approved Priorities Housing (A.P.H.'s).....	15 , 41
Bank loans, building.....	16 , 43
Benefit years established, construction occupations.....	19 , 52
Births.....	9 , 25
Building costs.....	20-21 , 55
Building labour:	
apprenticeship training.....	20 , 53
earnings, building industry.....	18-19 , 49
employment.....	18-19 , 49, 50
strikes.....	20 , 54
unemployment.....	19 , 50, 52
unfilled vacancies.....	19 , 51
unplaced applicants.....	19 , 51
vocational training.....	20 , 53
wage rates.....	20-21 , 49
Building loans, banks.....	16 , 43
Building materials:	
exports.....	16-18 , 48
imports.....	16 , 47
production.....	16 , 18, 44
sales.....	16 , 18 , 45-46
stocks.....	16 , 18 , 45-46
wholesale prices.....	20 , 55
Common stock prices:	
all industrial.....	21 , 57
building materials.....	21 , 57
Completions of housing units.....	9 , 28
Cost of living, index of.....	21 , 56
Deaths.....	9 , 25
Direct loans, National Housing Act, 1944.....	11
Double depreciation allowance.....	15 , 42
Earnings, building industry.....	18-19 , 49
Emergency Shelter Regulations.....	15 , 33
Employment:	
building industry.....	18-19 , 49
construction industry.....	18-19 , 50
unfilled vacancies.....	19 , 51
Exports, building materials.....	16-18 , 48
Farm housing:	
Farm Improvement Loans Act, 1942.....	15 , 40
Farm Loan Act, 1927.....	14 , 39
National Housing Act, 1944, Section 14.....	11
Veterans' Land Act, 1942.....	14 , 37, 38

	PAGE
Farm Improvement Loans Act, 1944.....	15, 40
Farm Loan Act, 1927.....	14, 39
Home extension loans.....	13, 32
House-building activity.....	9, 10, 26-28
Housing Enterprises of Canada, Limited.....	10
Housing units:	
completions.....	9, 28
construction period.....	9
starts.....	9-10, 28
under construction.....	9, 28
Imports, building materials.....	16, 47
Indexes of:	
common stock prices.....	21, 57
cost of living.....	21, 56
employment.....	49
rent.....	21, 56
wage rates.....	20-21
wholesale prices.....	20, 55
Integrated Housing.....	12, 13, 30
Land assembly programs.....	11
Marriages.....	9, 25
National Housing Act, 1944.....	10-13, 29-32
Net family formation.....	9, 25
Population.....	9, 25
Priorities assistance (A.P.H.'s).....	15, 41
Proclamation of Section 14, National Housing Act.....	11
Production, building materials.....	16, 18, 44
Publicly-assisted house-building.....	10-15, 29-42
Real estate lending, private.....	16, 43
Rentals.....	21, 56
Residential building permits.....	9, 10, 26
Residential contracts awarded.....	9, 27
Starts of housing units.....	9, 28
Strikes, building industry.....	20, 54
Unemployment, construction occupations.....	19, 52
Unfilled vacancies, construction occupations.....	19, 51
Unplaced applicants, construction occupations.....	19, 51
Veterans' Land Act, 1942	14, 37, 38
Vocational training, construction occupations.....	20, 53
Wage rates, construction trades.....	20-21
Wartime Housing Limited.....	13-14, 34-36
Wholesale Prices:	
all commodities.....	55
building materials.....	20, 55

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DEPT. OF POLITICAL ECONOMY

CENTRAL MORTGAGE AND HOUSING CORPORATION
ECONOMIC RESEARCH DIVISION

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BAROMETRICS FILE H

HOUSING IN CANADA

A FACTUAL SUMMARY

OCTOBER, 1947

OTTAWA, CANADA

CONTENTS

	PAGE
Foreword	3
List of Tables and Charts	5
Part I.—Factual Summary	7
Part II.—Tabular Material	25
1. Population Trends	27
2. House-Building Activity	28
3. Publicly-Assisted House-Building	32
4. Real Estate Lending and Loans for Building Purposes	46
5. Building Materials	47
6. Building Labour	56
7. Building Costs	64
Part III.—Sources and Explanatory Notes	69
Index	79

Foreword

Housing in Canada is published quarterly, designed to provide factual information which will afford as complete and current a picture of the housing situation as possible.

Information on an annual basis for the period 1919-1938 has been given in the first issue of *Housing in Canada* published in October, 1946. The second issue, published in January, 1947, provided data on an annual basis for the period 1939-1945 and on a monthly basis for the years 1945-1946. The April and July issues and the present issue provide current information on a monthly basis. A brief factual summary, highlighting the results of the statistical material, forms the first part of this issue. The second part consists of tabular material, arranged in seven sections: (1) population trends; (2) house-building activity; (3) publicly-assisted house-building; (4) real estate lending and loans for building purposes; (5) building materials; (6) building labour; (7) building costs. The third and last part provides information on the sources of the factual material assembled in this report. There are also explanatory notes, where necessary, for the interpretation of the series. The sources given will enable the reader interested in greater detail to turn to the original material.

Part of the material incorporated in this report is obtained from original sources, with another part submitted by various Government departments, including the Dominion Bureau of Statistics, Department of Finance, Department of Labour, Department of Veterans' Affairs, Department of Reconstruction and Supply, Department of Mines and Resources, the Superintendent of Insurance, and also the Bank of Canada.

Housing in Canada concentrates on major trends in the housing field only and provides all available information of substance. As new and improved statistical series become available they will be incorporated in future issues.

*Economic Research Division
Central Mortgage and Housing Corporation*

Ottawa, October, 1947.

LIST OF TABLES

TABLE

	PAGE
1. Registrations of Births, Deaths and Marriages in Cities, Towns and Villages with Population of 10,000 and Over, Canada, 1945—September, 1947.....	27
2. New Residential Construction, Building Permits Issued in 204 Municipalities, Canada, 1945—September, 1947.....	28
3. New Residential Construction, Construction Contracts Awarded, Canada, 1945—October, 1947.....	29
4. Number of New Housing Units Started, Completed, and Under Construction in Metropolitan Areas and Municipalities of 5,000 Population and Over, Canada, January—October, 1947.....	30
5. Housing Units Completed in Canada, 1945 and 1946, and in 271 Municipalities, 1945 and First Nine Months, 1946 and 1947.....	31
6. Lending Operations Under The National Housing Act, 1944, Number and Amount of Gross Loans Approved and Number of Housing Units Financed, Canada, February, 1945—October, 1947.....	32
7. Lending Operations Under The National Housing Act, 1944, Gross Loans Approved By Type of Project, Canada, First, Second and Third Quarters, 1947.....	33
8. Lending Operations Under The National Housing Act, 1944, Analysis of Gross Loans Approved Showing Average Estimated Cost, Lending Value, Amount of Loan, Floor Area, and Construction Cost Per Square Foot, By Type of Housing Unit, Second and Third Quarters, 1947.....	34
9. Lending Operations Under The National Housing Act, 1944, Home Extension Loan Guarantees Approved, Canada, April, 1946—September, 1947.....	35
10. Operations Under the Emergency Shelter Regulations, Completed Construction, Construction in Progress and Financial Assistance Grants, Canada, December 19, 1944—September 30, 1947.....	36
11. Operations Under Wartime Housing Limited, Completed Construction and Actual Expenditure, Canada, April, 1941—September, 1947.....	37
12. Operations Under Wartime Housing Limited, Construction in Progress, By Units, Canada, 1945—October, 1947.....	38
13. Operations Under Wartime Housing Limited, Housing Units Under Construction By Twenty-three Stages of Construction, Canada, September, 1946, June and September, 1947.....	39
14. Operations Under The Veterans' Land Act, 1942, Number and Amount of Grants, Loans and Appropriations Approved, By Type of Project, Canada, September 23, 1943—September 30, 1947.....	40
15. Operations Under The Veterans' Land Act, 1942, Completed Construction, Construction in Progress, and Expenditure By Type of Project, Canada, September 23, 1943—September 30, 1947.....	41
16. Lending Operations Under The Canadian Farm Loan Act, 1927, Canada, May, 1929—September, 1947.....	42
17. Lending Operations Under The Farm Improvement Loans Act, 1944, Canada, March, 1945—September, 1947.....	43
18. Number of Housing Units For Which Priority Assistance For Building Materials (A.P.H.'s), Has Been Approved, By Type of Project, Canada, August 23, 1945—October 31, 1947.....	44
19. Approved Applications For Double Depreciation on Rental Housing Projects, Canada, June—October, 1947.....	45
20. Loans on Real Estate Outstanding at End of Year, Life Insurance Companies, Loan Companies and Trust Companies with Dominion Registration, Canada, 1945—1946.....	46
21. Loans For Building Purposes and Other Loans Made By Chartered Banks, Canada, 1945—1946.....	46
22. Volume of Production of Selected Building Materials, Canada, 1945—September, 1947.....	47-50
23. Sales and Stocks of Selected Building Materials, Canada, 1946—September, 1947. 51—53	51-53
24. Volume of Imports of Selected Building Materials, Canada, 1945—September, 1947. 54	54
25. Volume of Exports of Selected Building Materials, Canada, 1945—September, 1947. 55	55

26. Employment and Weekly Payrolls in the Building Industry and Indexes of Employment in the Building and All Industries, Canada, 1945—October, 1947.....	56
27. Number of Hourly Wage-earners, Average and Total Numbers of Hours Worked per Week, Average Hourly and Weekly Earnings, Building Industry, Canada, 1945—September, 1947.....	57
28. Employment and Unemployment in the Construction and All Industries, Canada, Quarterly, November, 1945—August, 1947.....	58
29. Unfilled Vacancies and Unplaced Applicants in Construction Occupations, Canada, 1946—October, 1947.....	59
30. Number of Male Workers in Construction Occupations Applying For Unemployment Insurance Benefits and Establishing Benefit Years, Canada, 1946—September, 1947.....	60
31. Unemployment in Construction Occupations, Percentage of Trade Union Membership Unemployment, by Occupation, Canada, Quarterly, 1945—September, 1947.....	61
32. Vocational and Apprenticeship Training in Construction Trades, By Number in Training, Canada, Quarterly, 1946—September, 1947.....	62
33. Immigration of Construction Workers, By Trade, Canada, 1945—September, 1947.....	63
34. Strikes in the Building Industry, Canada, 1945—September, 1947.....	64
35. Indexes of Wholesale Prices, Selected Building Materials and All Commodities, Canada, 1945—October, 1947.....	65
36. Average Hourly Wage Rates in Construction Occupations, Canada, 1945—September, 1947.....	66
37. Indexes of Cost of Living and Rent, Canada, 1945—October, 1947.....	67
38. Investors' Indexes of Building Materials and All Industrial Common Stock Prices, Canada, 1945—October, 1947.....	68

LIST OF CHARTS

FIGURE

1. Value of Joint Loans Approved, National Housing Act, 1944, 1946—1947.....	12
2. Volume of Production of Twenty-eight Building Materials, First Nine Months, 1946 and 1947.....	17
3. Indexes of Employment in the Building Industry and All Industries, 1939—1947 ..	21
4. Indexes of Wholesale Prices of Building Materials and Wage Rates in the Construction Industry, 1939—1947.....	23

PART I
FACTUAL SUMMARY

SECTION 1.—POPULATION TRENDS (See Table 1)

The number of families in Canada continued to increase during the third quarter of 1947 at approximately the 1946 rate. Marriages in Canadian centres of 10,000 population or more numbered 21,300 during July, August, and September of 1947 and 51,700 during the first nine months of the year, as compared with 22,300 and 53,800 during the corresponding periods of 1946. Deaths in these centres, at 14,400 during the third quarter of 1947, and 46,700 during the first nine months, were slightly higher than in 1946 when there were 14,100 deaths during the third quarter and 45,300 during the first nine months. These figures indicate that the wartime rate of net family formation, estimated at an average of 65,000 per year, (1) is proceeding at substantially the same level in 1947.

Births increased sharply during 1947, adding to the pressure of population on the nation's supply of housing. In centres of 10,000 population and over, births numbered 137,100 during the first nine months of 1947, a gain of more than 16 per cent over the corresponding period of 1946.

SECTION 2.—HOUSE-BUILDING ACTIVITY (See Tables 2-5)

Completions, January-October, 1947

Housing unit completions during the first nine months of 1947 proceeded above the rate for 1946, when 67,000 units were completed during the whole year. In 271 municipalities which have made full returns to the Dominion Bureau of Statistics for the first nine months of both 1946 and 1947, 23,019 housing units were reported complete during the 1947 period, as compared with 18,474 during the corresponding period of 1946.

The rate of completions in Canadian metropolitan areas and municipalities of 5,000 population and over, as recorded in monthly surveys conducted by the Central Mortgage and Housing Corporation, accelerated during the third quarter of 1947 and reached a monthly peak of 4,322 in September. A total of 33,858 units were completed in these areas during the first ten months of the present year. In the same areas, the number of housing units under construction, which stood at 27,587 at the beginning of 1947, declined during the first quarter to 24,695 at the end of March, and then rose steadily during the more clement weather of successive months, reaching a peak of 32,620 at the end of October.

Starts, January-October, 1947

Monthly housing starts from July to October of 1947 were more numerous than those of the first six months of the year. The monthly average for July to October numbered 4,700 units in urban centres with population of 5,000 and over, as compared with an average of 3,400 from January to June. In general, 1947 starts were impeded by the late spring, but continued strong during the fine weather prevailing in the autumn.

There is no comparable information available on the actual number of starts in 1946. But indirect evidence suggests that starts from July to October in 1947 were more numerous than in the same period of 1946, while the reverse appears to have been true for the first half of the year. (2) Residential contracts were awarded

(1) See *Housing in Canada*, January, 1947, p. 9.
(2) See *Housing in Canada*, July, 1947, pp. 9-10.

for some 17,000 units from July to October, 1947, as compared with some 15,000 units for the same months in 1946. Building permits in some 204 municipalities were issued for a slightly larger number of units in the third quarter of 1947 than in the same period of 1946.

SECTION 3.—PUBLICLY-ASSISTED HOUSE-BUILDING (See Tables 6-19)

The Canadian Government is currently providing financial assistance to house-building under six programs.⁽¹⁾ Of these, the National Housing Act, 1944, Wartime Housing Limited, and the Emergency Shelter Regulations, are administered by the Central Mortgage and Housing Corporation; the Veterans' Land Act, 1942, is administered by the Department of Veterans' Affairs; the Farm Improvement Loans Act, 1944, is administered by the Department of Finance; and the Canadian Farm Loan Act, 1927, is administered by the Canadian Farm Loan Board.

In addition the federal government provides assistance to house-building through a system of priorities in the allocation of building materials, and double depreciation allowances under the Income War Tax Act for approved rental projects.⁽²⁾

Amendment to Regulations for Loans, National Housing Act, 1944, October, 1947

By Order-in-Council P.C. 4089, dated October 10, 1947, the maximum amount of joint loan authorized on a single family dwelling unit was increased from \$7,000 to \$8,500, with the proviso that in the case of units designed to have not more than four standard rooms, the maximum loan would remain at \$5,000. Following amendments made to the National Housing Act last May,⁽³⁾ by which the ratios of authorized loans to lending values were substantially increased, it was found that loans on some of the larger housing units could not be made on the full basis of the new ratios because of the maximum loan unit of \$7,000. Accordingly, this limit was raised to \$8,500 on units with more than four standard rooms.

Rental Housing Program, 1948

A new program under Wartime Housing, designed to produce 12,000 low-rental housing units for veterans in 1947 was announced by the Minister of Reconstruction and Supply speaking in Vancouver on October 10. The provisions of the new arrangement are briefly as follows.

As in the past Wartime Housing will operate on the basis of agreements with municipalities in which housing projects are to be undertaken. The municipalities will be required to provide land and services, and Wartime Housing will build the houses. If, however, the cost of land and services exceeds \$600 per unit, the Dominion, under the new standard agreement, will pay the difference.

Wartime Housing will continue the practice of making annual payments to the municipalities in lieu of taxes and these payments, \$24 or \$30 under the old agreements, will now be \$70, \$75, and \$80 on four, five, and six-room units respectively. If a municipality accepts a lower scale of annual payments, the benefit will be passed on to tenants in the form of reduced rents.

(1) For a more detailed review of the provisions under the various programs, see *Housing in Canada*, January, 1947, pp. 11-18.

(2) For details of the double depreciation provisions, see *Housing in Canada*, April, 1947, pp. 15-16.

(3) See *Housing in Canada*, July, 1947, p. 10.

In the event of a sale of a project by Wartime Housing, the municipality is to receive an equal share of proceeds in excess of a certain stipulated amount. In the determination of this amount the initial capital outlay of the Dominion will be written down by the cost or value of the municipality's contribution in land and services, and the residual Dominion investment amortized at a flat rate of $2\frac{1}{2}$ per cent per annum.

There will be a preference for veterans in the selection of tenants for the houses. Units of four, five, and six rooms will rent for about \$27 to \$37. Rents will vary between projects depending on the level of construction costs and whether houses have basements.

Under the new agreements it will be possible to provide variations in exterior design and finish, and to arrange for basements. In order to keep costs down however, floor plans which have proved satisfactory in the past will be used where possible.

Local housing developments under the new 1948 program will not be called "Wartime Housing" projects, but will be named by the municipalities with which agreements are made.

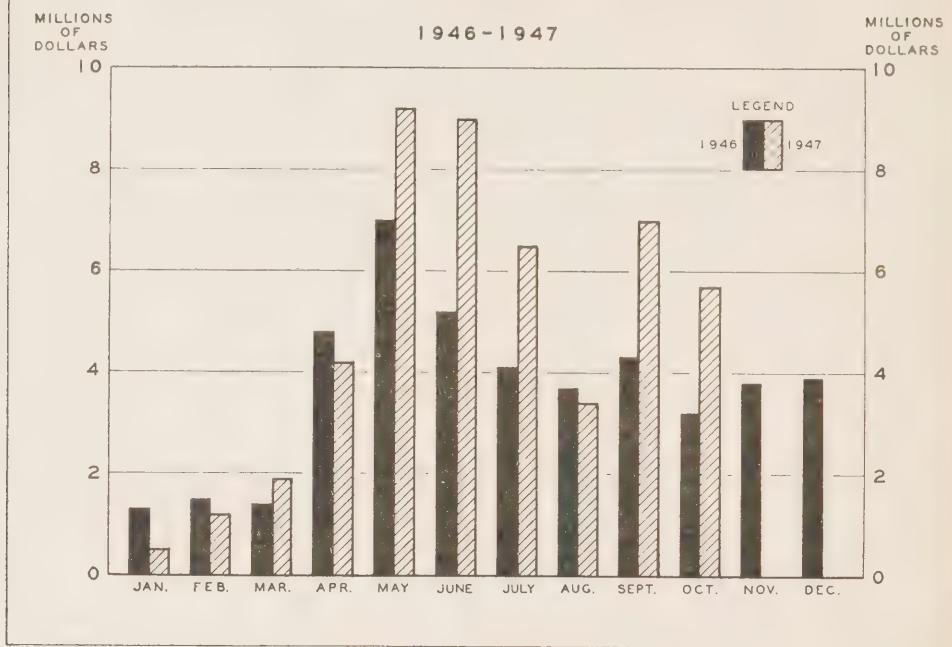
National Housing Act, 1944

Over-all lending operations under the National Housing Act were lower during the first ten months of 1947 than during the corresponding period of 1946. Although the total number of loans, at 8,575 during the 1947 period, showed a gain of 20 per cent, the number of housing units for which these loans were approved declined 9 per cent from 11,319 during the first ten months of 1946 to 10,276 in the corresponding period of the present year. Loans approved during the 1947 period had a total value of \$49.6 million, representing a decline of 7 per cent from the corresponding ten months of 1946. The decline in over-all lending operations was mainly attributable to the decision of Housing Enterprises of Canada, Limited, to cancel its 1947 building program and the consequent falling-off of loans to limited dividend corporations. Only 1 of these loans was made during the first ten months of 1947, valued at \$265,000 and accounting for 50 housing units, as against 32 loans, valued at \$16.9 million, representing 3,215 housing units during the first ten months of 1946. Joint lending operations however, made substantial gains during the first ten months of 1947, with a total of 8,516 loans approved, valued at \$48.7 million, and accounting for 10,061 housing units, as against 7,089 loans during the same period of 1946, valued at \$36.5 million, and accounting for 8,104 housing units (see Figure 1).

Single family housing units comprised 71 per cent of the 3,540 units for which joint and direct loans were approved during the third quarter of 1947. Despite substantial increases in material costs, and smaller gains in hourly wage rates paid to building labour during the period (see p. 22), builders' estimated construction costs per square foot increased only slightly, from \$6.83 on single family one-storey units during the second quarter of the year to \$6.88 during the third quarter. Finished floor areas on this type of unit averaged 825 square feet during the second quarter and 844 during the third, and average construction costs per unit rose accordingly from \$5,631 to \$5,839. As a result of increased appraised values, lending values rose somewhat from an average of \$5,422 to \$5,532 and the average loan approved increased from \$4,518 to \$4,646. Data for all types of units show a similar stability between the second and third quarters of the year with no definite trends in evidence.

FIGURE I

VALUE OF JOINT LOANS APPROVED
NATIONAL HOUSING ACT, 1944



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION

Housing for Home-Owners

Loan approvals for home-ownership numbered 7,245 during the first nine months of 1947, and accounted for 7,397 housing units, or 81 per cent of all units approved during the period. These loans were valued at \$36.9 million, representing 84 per cent of the total value of loans approved. The average loan per unit rose from \$4,834 during the first quarter of the year to \$5,006 and \$5,017 in the second and third quarters respectively.

(1) *Loans to Home-Owners.* These loans numbered 1,557 during the first nine months of 1947, involving 1,560 housing units, and amounting to \$7.5 million. The average loan per unit, at \$4,704 during the first quarter, rose to \$4,823 during the second quarter, and \$4,893 in the third.

(2) *Loans to Builders for Sale, Integrated.* Loans during the first nine months of 1947 amounted to \$19.9 million, and accounted for 3,990 housing units, over half the units approved for home-ownership during the period. The average loan per unit rose more than \$500 from \$4,497 during the first quarter to \$5,036 in the second, and declined only slightly to \$4,962 in the third quarter. The rise in loan values was mainly owing to increased loan ratios authorized last May and made retroactive to cases where mortgage money had not yet been advanced.

(3) *Loans to Builders for Sale, Other.* Loans representing 1,847 housing units and valued at \$9.5 million were approved during the first nine months of 1947 for

builders intending to sell. The average loan per unit rose from \$5,100 during the first six months of the year to \$5,200 on units approved in the third quarter.

Housing for Rental Purposes.

Rental housing units for which loans were approved during the first nine months of 1947 numbered 1,726, accounting for 19 per cent of all units approved during the period. Loans for rental purposes were valued at \$6.9 million, representing 16 per cent of the value of all loans approved. The average loan per unit rose from \$3,622 during the first three months of 1947 to \$4,043 during the second quarter and \$4,104 in the third.

(1) *Loans to Owners of Rental Property.* These numbered 201 during the first nine months of the present year, and amounted to \$4.2 million. The loans accounted for 1,014 housing units, 59 per cent of the rental units approved during the period. The average loan per unit increased from \$3,769 in the first quarter to \$4,223 and \$4,107 in the second and third quarters respectively.

(2) *Loans to Builders for Sale, Integrated.* During the second and third quarters of 1947, 258 loans for rental purposes under this plan were approved, amounting to \$2 million and involving 516 housing units. The average loan per unit amounted to about \$3,800 in both periods. No loans were approved in the first quarter.

(3) *Loans to Builders for Sale, Other.* A total of 13 loans, amounting to \$138,000, and accounting for 35 housing units were approved during the second and third quarters of 1947. No loans were made in the first quarter. The average loan per unit declined from \$4,153 during the second quarter to \$3,585 in the third and amounted to \$3,943 over the whole period.

(4) *Loans to Limited Dividend Corporations.* During the first nine months of 1947 only 1 loan of this type was approved, occurring in the third quarter and accounting for 50 housing units. The loan amounted to \$265,000, giving an average loan per unit of \$5,300.

(5) *Loans to Primary Industries.* Loans to primary industry numbered 4 during the first nine months of 1947, valued at \$383,300, for a total of 111 units.

Home Extension Loan Guarantees

Home extension loans, under Part IV of the National Housing Act, amounted to \$25,625 during the first nine months of 1947, and accounted for only 14 new housing units. Since May, 1946, a total of 34 loans involving 62 new units have been guaranteed.

Wartime Housing Projects

During the third quarter of 1947 the completion of 853 low-rental housing units under the Wartime Housing Division of the Central Mortgage and Housing Corporation was 52 per cent below the rate for the preceding three months when 1,788 units were finished. The number of units brought under construction, however, at 3,734 during the third quarter, represented a gain of 58 per cent over starts during the second quarter of the year. During the first nine months of 1947, a total of 4,692 rental units were completed, representing a decline of 9 per cent from the corresponding period of 1946, but starts showed a gain of 24 per cent, with 6,364 units brought under construction during the first nine months of the present year as against 5,139 in the corresponding 1946 period. Total expenditures, which amounted to \$26 million during the first three

quarters of 1946, and declined by 32 per cent to \$17.7 million during the first three quarters of 1947, show that over-all building activity was less intense during the latter period.

At the end of September, 1947, 6,332 units were under construction, and on more than 4,000 of these the framing had not yet been erected, indicating that the completion of a large part of the 1947 building program would take place in 1948.

Veterans' Land Act, 1942

Construction activity under the Veterans' Land Act increased during the third quarter of 1946 with 561 completions and 812 starts, representing gains of 28 per cent and 10 per cent respectively over the second quarter of the year when completions numbered 439 and starts 737. New appropriations, grants, and loans were also higher, amounting to \$15 million in the third quarter as compared with \$12.8 million in the second. The stepped-up rate of building activity is reflected in higher expenditures on new construction, which at \$4.8 million during the third quarter of 1947 were more than double the amount in the preceding three month period. As of September 30, 1947, 2,580 housing units were under construction, with six types of projects currently in operation.

(1) *Sub-Division Projects.* Housing unit completions during the third quarter of 1947 numbered 75 under this scheme. New appropriations were approved amounting to \$.7 million, of which over 86 per cent was for new housing construction and repairs and the remainder for land and existing buildings. New construction absorbed \$1.1 million out of total expenditures of \$1.2 million during the period. Sub-division projects have accounted for 2,645 of the total of 3,993 housing unit completions in the four years of operations under the Veterans' Land Act.

(2) *Small Holdings.* This program accounted for 384 housing unit completions during the third quarter of 1947. Construction was begun on 567 units and at September 30, 1947, there were 1,989 units under construction. Loans were approved during the same three months with a total value of \$8.1 million, the greater part of which, \$5.0 million, was for the purchase of land and existing buildings, the remaining \$3.1 million being allocated to housing construction and repairs. Expenditures amounted to \$4.9 million on land and existing buildings, \$2.4 million on new construction.

(3) *Full-Time Farming.* Operations under the full-time farming scheme are confined mainly to the acquisition of land and existing buildings. During the third quarter of 1947, 45 housing units were completed, 95 were started. At September 30, there were 334 under construction. New loans approved during the period amounted to \$4.8 million for the purchase of land and existing buildings and only \$.5 million for new construction. Expenditures followed a similar pattern, with land and existing buildings absorbing \$4.7 million, and new construction \$.7 million.

(4), (5), and (6) *Commercial Fishing, Provincial Lands, Grants to Indian Veterans.* Construction was completed on 57 housing units and begun on 150 under these plans during the third quarter of 1947. New grants and loans approved during the period numbered 426, involving \$.9 million, of which \$.8 million were for new construction and \$.1 million for land and existing buildings. Expenditures of \$.5 million were made for new housing construction and repairs, and \$.1 million for land and existing buildings.

The Farm Improvement Loans Act, 1944

During the first three quarters of 1947, 338 loans for new farm houses were made under the Farm Improvement Loans Act, approximating the rate for 1946 when 375 of these loans were made during the full year. The loans during the 1947 period had a value of \$428,000, as against \$408,000 in 1946. Loans for the alteration and improvement of existing farm houses during the first nine months of 1947 numbered 358, valued at \$263,000, as compared with 351 loans valued at \$237,000 in the full year 1946.

The Canadian Farm Loan Act, 1927

Lending operations under the Canadian Farm Loan Act during the first nine months of 1947 proceeded at approximately the 1946 rate. Loans in 1947 to the end of September numbered 774, valued at \$2.1 million, as compared with 876 loans valued at \$2.2 million during the corresponding period of 1946. Loans for new farm houses accounted for \$45,000, involving 43 units during the first nine months of 1947, as against \$39,000, involving 44 units during the same 1946 period.

Emergency Shelter

During the first nine months of 1947, universities and municipalities, assisted by grants under The Emergency Shelter Regulations, completed 2,649 temporary housing units by conversion, as against 4,642 during the full year 1946. Grants amounting to \$1.7 million were made by the Central Mortgage and Housing Corporation in the first three quarters of 1947, as compared with \$2.2 million during the whole of 1946. Municipalities received \$1.4 million of the new grants and universities \$3 million. At September 30, 1947, 992 housing units were under construction.

Priorities Assistance for House-Building

Priority ratings for building materials were approved in heavier volume during the first ten months of 1947, when a total of 26,977 housing units were granted assistance, than during the same period of 1946, when priority ratings for 20,712 units were given. The rate of approvals reached its seasonal peak in the third quarter of 1947, when priorities were authorized for 10,542 units. The greater part of the assistance in 1947 went to veterans building their own homes (P.B.-1046), 8,528 units; Wartime Housing Limited, 7,187 units; and Integrated Housing projects, 4,943 units.

Double Depreciation for Rental Housing Projects

Under the plan formulated last March to stimulate the construction of rental housing by authorizing accelerated depreciation charges on approved projects, 14 applications, representing 285 rental units, were approved between June 1 and October 31. The units vary widely in costs, specifications, and monthly rentals. The average estimated cost per unit, at \$7,562, comprises land costs, \$228, construction costs, \$6,356, equipment and other costs, \$978. The average unit floor area, 999 square feet over the whole period, is lowest at 800 square feet for apartments approved in August, and highest, at 1,077 square feet for those approved in September. The units have an over-all average of 5 rooms each. Monthly rentals, limited under the plan to a maximum of \$70 for a standard four room apartment, range from as low as \$27 on subsidized units provided by industry for its employees, to over \$100 on units in the commercial rental field, and average \$58 for all units approved.

SECTION 4.—REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

(See Tables 20 and 21)

Real Estate Lending, 1946

During the year 1946 the value of mortgage loans outstanding held by Canadian lending institutions increased with the volume of building activity. Loans on real estate held by life insurance, trust, and loan companies, with Dominion registration, rose from \$371 million at the end of 1945 to \$407 million at the end of 1946. Of this \$407 million, life insurance companies held \$309 million, loan companies \$73 million, and trust companies \$25 million.

Bank Loans for Building Purposes

The rising level of building activity in 1946 brought about a 50 per cent increase over 1945 in the value of chartered bank loans to contractors and others for building purposes. Building loans, which at \$47.6 million in 1945 represented 4.2 per cent of total bank loans, rose to \$71.8 million in 1946, representing 5 per cent of the value of bank loans during the year.

SECTION 5.—BUILDING MATERIALS

(See Tables 22-25)

The production of building materials used in house-construction showed impressive gains during the first nine months of 1947 as compared with the corresponding period of 1946. Data on twenty-eight selected items indicate that production during the 1947 period exceeded the corresponding 1946 levels of output in every case (see Figure 2). The greatest increases were recorded in the manufacture of non-metallic sheathed cable, 66 per cent; rock wool batts, 55 per cent; bath tubs, 53 per cent; domestic heating boilers, 47 per cent. Smaller increases were recorded for other building material items.

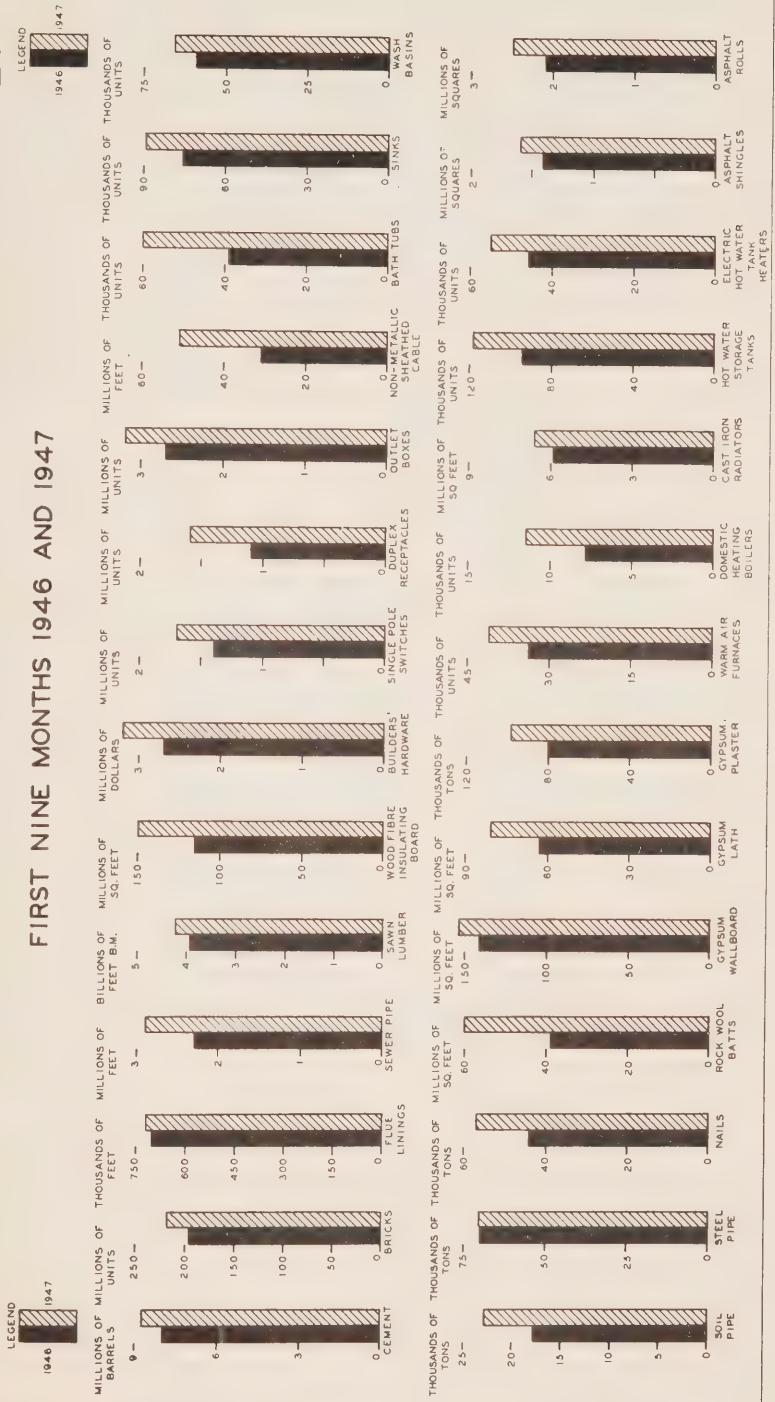
Factory sales kept pace with output for the most part, as the building industry continued to absorb available material supplies. Out of eighteen selected products, manufacturers' inventories of ten were higher at September 30, 1947, than at the same date in 1946. In none of these cases did stocks on hand equal monthly sales, and in some of them, notably rock wool, sheathed cable, and gypsum plaster, stocks held at September 30 represented less than 10 per cent of September shipments. Stocks of cement, sinks, domestic heating boilers, hot water storage tanks, and single-pole switches, were lower at September 30, 1947, than at the same date in 1946. Stocks of gypsum wallboard and lath were unchanged.

Imports of glass, at 51.2 million square feet for the first nine months of 1947, were 79 per cent higher than during the corresponding period of 1946. Gypsum plaster imports, at 8,700 tons, were up 181 per cent, and wallboard building board imports were more than doubled at 30.9 million square feet. The import value of paints, pigments, and varnishes, rose from \$7.1 million during the first three quarters of 1946 to \$9.6 million during the corresponding period of the present year. Rock wool imports declined from 4,600 tons during the 1946 period to 3,000 tons in the first nine months of 1947.

Exports of lumber rose from 1,379 million board feet during the first nine months of 1946 to 1,895 million board feet during the corresponding 1947 period.

FIGURE 2

VOLUME OF PRODUCTION OF TWENTY-EIGHT BUILDING MATERIALS



Pulp and fibre wallboard exports rose 60 per cent to 38.8 million square feet. The export of paints, pigments, and varnishes, valued at \$3 million during the first nine months of 1946, rose to a value of \$5.4 million during the corresponding period of 1947, but the increase in physical volume was considerably less since the price of paint materials averaged about 44 per cent higher during the 1947 period. Building brick exports declined from 4.9 million bricks to 2.7 million, and exports of wire nails and spikes continued at the restricted rate brought on by export controls commencing in September, 1946.

Production of 28 Materials, First Nine Months, 1946 and 1947

Cement. Output increased 10 per cent to 8.8 million barrels of 350 lbs. in the 1947 period. Stocks of .3 million barrels at September 30, 1947, represented about one week's production at the September rate.

Building Brick. The production of 215.5 million bricks during the first nine months of 1947 was 19.5 million in excess of output during the corresponding period of 1946. Stocks of 23.4 million bricks at September 30 represented nearly a month's production.

Flue Linings. The manufacture of flue linings rose slightly during the 1947 period when 722,000 feet were produced, as against 705,000 in the same nine months of 1946. Sales kept pace with output and stocks of 17,400 feet were on hand at September 30, 1947.

Vitrified Sewer Pipe. Output in the 1947 period was up 25 per cent to 2.9 million feet, as compared with 2.3 million feet during the first nine months of 1946.

Sawn Lumber. Production rose from 3.9 billion board feet in the 1946 period to 4.2 billion in 1947.

Wood Fibre Insulating Board. The volume of production expanded to 150 million square feet in 1947 up to the end of September, as against 116 million in the corresponding period of 1947.

Builders' Hardware. The dollar value of builders' hardware manufactures, \$2.7 million in the 1946 period, rose to \$3.2 million in 1947.

Single-Pole Switches. Production was up 17 per cent in 1947 when 1.7 million switches were produced during the first nine months. Shipments were equally high and stocks of 13,300 units at September 30, 1947, represented less than 10 per cent of monthly output.

Duplex Receptacles. Output was up 42 per cent in 1947, when 1.5 million units were produced during the first nine months, as against 1.1 million during the same 1946 period.

Outlet Boxes. Production was up 16 per cent in the 1947 period when 3.2 million boxes were manufactured. Stocks of 44,300 outlet boxes at the end of September in 1947 represented 10 per cent of monthly production.

Non-Metallic Sheathed Cable. Output jumped 66 per cent during the first nine months of 1947, when 51.1 million feet were produced, as compared with 30.8 million feet during the corresponding period of 1946. Stocks amounting to 300,000 feet at September 30, 1947, remained low as the volume factory sales kept pace with increased production.

Bath Tubs. The volume of production increased 53 per cent from 39,100 tubs in the 1946 period to 60,000 in the 1947 period. Stocks at September 30, 1947, represented about one week's output.

Sinks. The volume of output, at 76,200 units for the first nine months of 1946 rose to 88,900 during the corresponding 1947 period. Stocks of 5,000 units were on hand at September 30, 1947.

Wash Basins. Production was 12 per cent higher in the 1947 period, amounting to 65,500 basins from January to September in 1947.

Cast-Iron Soil Pipe and Fittings. Soil pipe output advanced to 23,300 tons during the first nine months of 1947, a gain of 4,800 tons over the corresponding period of 1946. Manufacturers held inventories of 1,500 tons at September 30, 1947.

Steel Pipe, Tubes, and Fittings. The production of 71,000 tons of steel pipe in the first nine months of 1947 was substantially the same as 1946 production during the corresponding period. Stocks of 6,900 tons at the end of September, 1947, represented almost one month's production.

Wire Nails and Spikes. The production of 56,600 tons during the 1947 period was 28 per cent above the 1946 rate of output. 2,900 tons were in stock at September 30, 1947.

Rock Wool Batts. Production in 1947 was 55 per cent in advance of the 1946 rate. Output from January to September, 1947, amounted to 60.2 million square feet. Stocks of .6 million square feet at September 30 were less than 10 per cent of monthly production.

Gypsum Wallboard. The production of 154.4 million square feet in the 1947 period was 12.8 million square feet above 1946 output for the same nine months. Factory shipments kept pace with output and inventories at the end of September, 1947, were slightly more than 10 per cent of current monthly production.

Gypsum Lath. The manufacture of gypsum lath increased 28 per cent in the 1947 period with 80.9 million square feet produced up to the end of September. Stocks of 1.1 million square feet were on hand at September 30.

Gypsum Plaster. Production increased by 18,500 tons during the 1947 period with an output of 98,100 tons in the first nine months. At the end of the period manufacturers held stocks of 600 tons representing 5 per cent of September production.

Warm Air Furnaces. Output increased by 6,200 units in the first nine months of 1947, with the manufacture of 40,500 furnaces, as compared to 34,300 during the corresponding period of 1946.

Domestic Heating Boilers. Production jumped 47 per cent. In the first nine months of 1947, 11,500 boilers were manufactured. 7,800 were turned out in the corresponding period of 1946. Sales matched production throughout the 1947 period and stocks of less than 50 units were held at the end of September.

Cast-Iron Radiators. Production increased 10 per cent to 6.6 million square feet during the 1947 period.

Hot Water Storage Tanks. The output of 117,500 tanks during the 1947 period was 25 per cent in advance of the production rate during the first three quarters of 1946. Stocks at the end of September, 1947, were low at 200 units.

Electric Hot Water Tank Heaters. The production of 54,500 heaters in the first nine months of 1947 represents a gain of 18 per cent over output during the corresponding period of 1946. Stocks of 1,600 heaters were held at September 30, 1947.

Asphalt Shingles. Production rose from 1.4 million squares in the 1946 period to 1.6 million in the 1947 period.

Asphalt Rolls. Production rose 20 per cent in the 1947 period, with an output of 2.5 million squares during the first nine months of the year.

SECTION 6.—BUILDING LABOUR

(See Tables 26-34)

Employment and Earnings

Activity in the building industry pushed employment to record levels during the first three quarters of 1947 (see Figure 5). The monthly index of employment in the building industry, based on reports from employers with fifteen or more employees, averaged 308.6 during the first nine months of the year, 31 per cent above the level for the corresponding period of 1946, and 13 per cent above the record annual average attained in 1945. The number of employees reported by the same group of builders averaged about 83,000 during the first nine months of the present year and was over 100,000 at the beginning of September, as against an average of some 62,000 during the first nine months of 1946, and 74,000 at the beginning of September.

Average weekly earnings of these employees rose by about 9 per cent from \$33.43 during the first nine months of 1946 to \$36.48 during the corresponding period of 1947, chiefly as a result of increased hourly earnings. The working time of the hourly wage earners, who constitute about 85 per cent of the employees covered, rose only 1 per cent from an average of 38.4 hours per week during the 1946 period to 38.8 hours in the 1947 period, whereas their average hourly earnings increased over 8 per cent, rising from 82.7 cents per hour during the first nine months of 1946 to 89.5 cents per hour during the corresponding period of 1947 (see p. 22).

Employment in the construction industry as a whole continued to rise during the late summer of 1947, reaching an estimated 283,000 in the week ending August 16, as reported by the Dominion Bureau of Statistics' Labor Force Survey. Employment in all industry at the same date was estimated at 5 million. In the week ending August 31, 1946, construction employment was estimated at 267,000, and employment in all industries at 4.9 million.

The Labour Market, September, 1947

At the end of September, the demand for construction workers, as measured by unfilled vacancies reported by employers to local offices of the Unemployment Insurance Commission, was more than triple the supply of applicants seeking employment in construction occupations. In respect to skilled and semi-skilled workers there were 2,415 unplaced applicants and 5,353 vacancies. Unskilled applicants numbered only 2,289 as against 9,559 vacancies. The excess of demand over supply was greater than in 1946 when at the end of September 5,754 unplaced applicants and 9,559 unfilled vacancies in the field were reported.

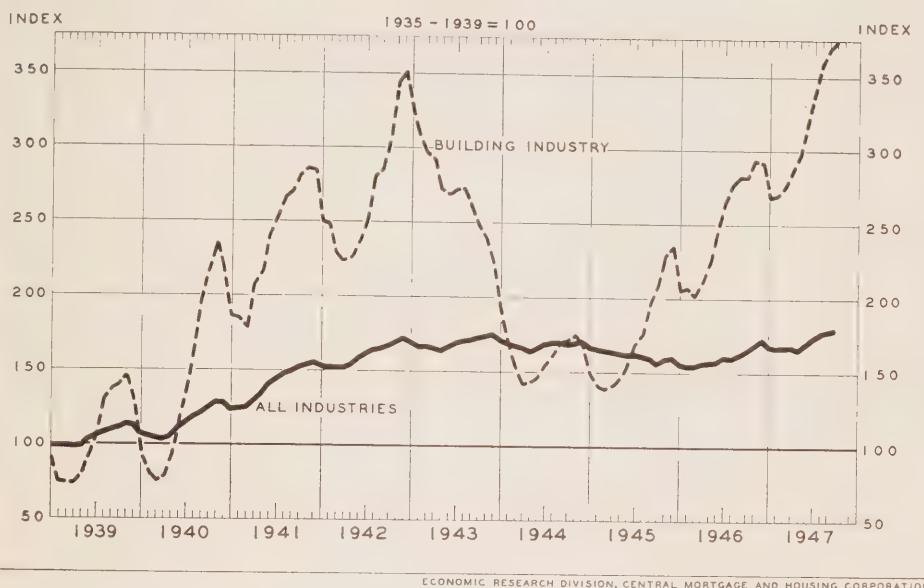
Unemployment in construction occupations, as indicated by the number of male workers establishing benefit years under the Unemployment Insurance Act, was lower during the third quarter of 1947 than in the corresponding period of 1946. During July, August, and September of the present year 1,438 benefit years were established, as compared with 2,151 during the same months of 1946.

FIGURE 3

INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY
AND ALL INDUSTRIES

1939 - 1947

1935 - 1939 = 100



ECONOMIC RESEARCH DIVISION, CENTRAL MORTGAGE AND HOUSING CORPORATION

In construction workers' unions reporting to the Department of Labour, unemployment dropped from 5 per cent of total membership at the end of March to .4 per cent at the end of June, and rose slightly to .8 per cent at the end of September. The seasonal pattern was more marked than in 1946 when unemployed workers represented 3.1 per cent of total membership of reporting unions at the end of March, .8 per cent at end of June, and .8 per cent at the end of September.

Supply of Construction Workers, Vocational and Apprenticeship Training and Immigration

The flow of workers completing vocational and apprenticeship training, and the immigration of tradesmen, are the two sources which contribute to the supply of skilled construction workers in Canada.

The training of skilled building mechanics is proceeding at approximately the 1946 rate although there has been a marked change in the composition of the trainees. Apprentices, who constituted 52 per cent of the total of 7,143 men in vocational and apprenticeship training at September 30, 1946, made up over 89 per cent of the 6,815 trainees at September 30, 1947. The numerical increase in apprentices over the period was more than offset by the reduction in the number of vocational trainees. Vocational training has been on the decline since the first quarter of 1946 because the number of veteran candidates interested in the training has declined considerably, while the flow of men completing their training has been accelerated by shortened training requirements.

The immigration into Canada of skilled building workers, comprising brick-layers, carpenters, painters, plasterers, plumbers, and electricians, numbered 400 in 1945, rose to 609 in 1946, and increased further to 1,155 during the first nine months of 1947. The inflow of these tradesmen will assist in overcoming Canada's present shortage of skilled building workers.

Strikes in the Building Industry

With the building industry reaching its seasonal peak of operations, only 1,294 man working days were lost through strikes during the third quarter of 1947. During the first nine months of the year a total of 25,432 man working days were lost, as against 6,535 in the full year 1946, and 2,848 in 1945.

SECTION 7.—BUILDING COSTS (See Tables 35-38)

The combined costs of labour and materials used in house-construction rose an estimated 6.9 per cent from July to mid-October, 1947 (see Figure 4). This estimate is based on an increase of 12 per cent in the composite index of building material wholesale prices between mid-July and mid-October, and an estimated rise of 1.8 per cent in hourly wage rates paid to building labour during the months of July, August, and September. Since the beginning of 1947 the combined cost of labour and materials has gone up 19.7 per cent, with wholesale prices of building materials rising 30.8 per cent from mid-December, 1946 to mid-October, 1947, and hourly wage rates paid to building labour increasing an estimated 8.6 per cent during the first nine months of the year.

These cost increases will be reflected in the price of new houses to the extent that labour efficiency and contractors' profits remain unchanged. By October, 1947, building costs were estimated to be between 76 and 91 per cent higher than in 1939.

Building Material Prices, January-October, 1947

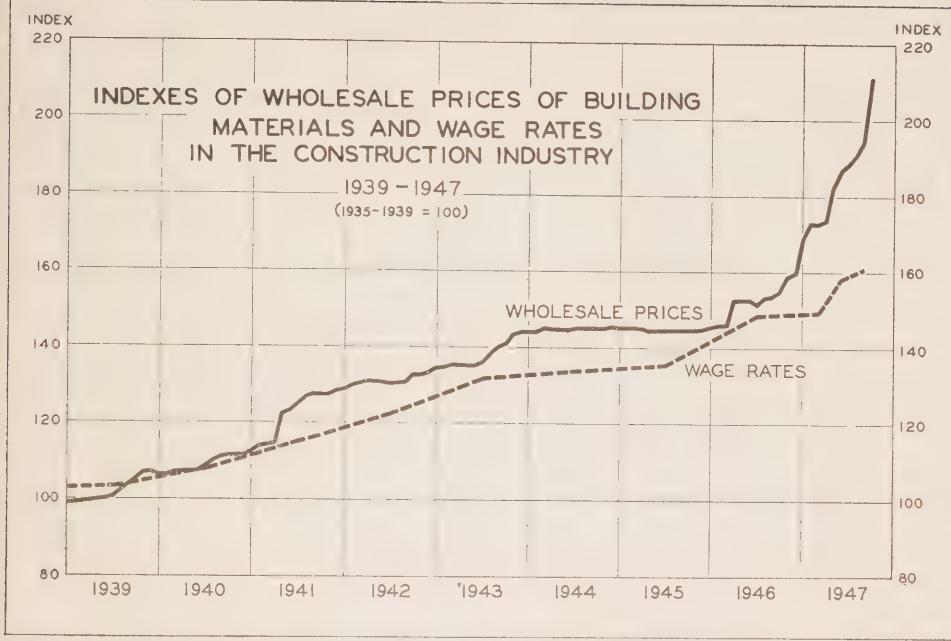
Wholesale prices of building materials for the first ten months of 1947 averaged 20 per cent higher than in the twelve month period of 1946, representing the most rapid price increases since 1917 when the annual index of building material prices was 26 per cent above the 12 month average for the previous year. A jump in prices of over 8 per cent was registered in the single month between September 15 and October 15, occasioned by the removal of price controls from building materials, effected by Wartime Prices and Trade Board Order No. 757, dated September 14.

In October, 1947, the wholesale price index of building materials, at 210.9, was 30.8 per cent above the 1946 year-end level of 161.2. During the same period the index of lumber prices rose 42 per cent, paint materials 40 per cent, nails 21 per cent, steel pipe 20 per cent, brick 13 per cent, plaster 8 per cent, cement 7 per cent, glass and range boilers 6 per cent. Prices of building materials rose at a faster rate than other items. The composite index of wholesale prices of all commodities showed a gain of 24 per cent over the period.

Wage Rates of Construction Labour, January-September, 1947

Average hourly wage rates paid to eight main construction trades in 15 Canadian cities and their environs rose 8.6 per cent from \$1.05 at the end of

FIGURE 4



1946 to \$1.14 at September 30, 1947. The greatest gains took place early in the summer as builders entered the season of heaviest activity. Wage gains over the period were distributed by trade as follows: plasterers 10.6 per cent, brick-layers 10 per cent, sheet metal workers 9 per cent, carpenters 8.8 per cent, unskilled construction workers 8.8 per cent, plumbers 6.6 per cent, painters 6 per cent, electricians 5.9 per cent.

Cost of Living and Rent, January-October, 1947

The index of rent rose 5.7 per cent during the first nine months of 1947. A two per cent increase was recorded in September as the approach to winter accentuated the pressure of population on urban rental accommodation. The cost of living index rose from 127.0 at the beginning of the year to 142.2 at October 1, a gain of 12 per cent.

Common Stock Prices, Building Material and All Industrial, January-October, 1947

The index of common stock prices of building materials declined for the most part during the first ten months of 1947 and averaged 137.5 over the period, as against an annual average of 149.6 in 1946. All industrial common stock prices showed a similar decline during the ten month 1947 period when the index averaged 99 as compared with 108.6 during the year 1946.

PART II
TABULAR MATERIAL*

*Sources of tables shown in Part II together with explanatory notes will be found in Part III.

SECTION 1
POPULATION TRENDS

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES
IN CITIES, TOWNS AND VILLAGES
WITH POPULATION OF 10,000 AND OVER, CANADA,
1945—SEPTEMBER, 1947.
(In Thousands)

Period	Births	Deaths	Marriages
1945—January.....	11.2	5.4	3.2
February.....	10.2	4.7	3.1
March.....	11.8	5.4	2.7
April.....	11.8	4.8	3.8
May.....	11.6	4.8	4.3
June.....	11.9	4.7	7.3
July.....	12.6	4.8	6.6
August.....	11.3	4.6	5.5
September.....	11.3	4.6	6.1
October.....	12.0	5.0	5.8
November.....	10.8	5.0	4.6
December.....	11.1	5.4	4.9
Total, 1945.....	137.6	59.2	57.9
1946—January.....	11.7	5.9	3.8
February.....	10.7	5.2	4.1
March.....	11.5	5.3	4.1
April.....	13.3	5.1	4.7
May.....	13.8	5.1	6.0
June.....	13.5	4.6	8.8
July.....	14.2	5.0	7.6
August.....	14.8	4.6	6.8
September.....	14.2	4.5	7.9
October.....	14.8	5.0	6.9
November.....	14.2	5.2	5.3
December.....	14.4	5.2	5.2
Total, 1946.....	161.1	60.7	71.2
1947—January.....	14.8	5.7	3.7
February.....	14.1	4.9	4.0
March.....	16.0	5.6	3.2
April.....	15.4	5.5	4.8
May.....	16.3	5.6	5.6
June.....	15.3	5.0	9.1
July.....	15.8	4.8	7.6
August.....	15.0	4.7	6.5
September.....	14.4	4.9	7.2

SECTION 2
HOUSE-BUILDING ACTIVITY

TABLE 2.— NEW RESIDENTIAL CONSTRUCTION,
BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, CANADA, 1945—SEPTEMBER, 1947.

Period	Value of New Residential Construction Building Permits Issued (Millions of Dollars)			Number of New Housing Units		
	New Residential Construction	Additions Alterations and Repairs	Total	Apartments and Flats	All Other Housing Units	Total
1945						
1st Quarter	11.1	2.1	13.2	767	2,880	3,647
2nd Quarter	33.9	4.1	38.0	1,439	7,503	8,942
3rd Quarter	33.9	3.7	37.6	1,370	7,479	8,849
4th Quarter	26.6	2.5	29.1	1,342	5,783	7,125
Total, 1945	105.5	12.4	117.9	4,918	23,645	28,563
1946						
January	7.4	.8	8.2	284	1,739	2,023
February	7.3	.7	8.0	182	1,782	1,964
March	18.9	1.8	20.7	648	4,067	4,715
1st Quarter	33.6	3.3	36.9	1,114	7,588	8,702
April	28.8	2.5	31.3	989	6,701	7,690
May	23.2	2.3	25.5	625	5,348	5,973
June	17.8	2.0	19.8	445	3,913	4,358
2nd Quarter	69.8	6.8	76.6	2,059	15,962	18,021
July	14.5	1.8	16.3	533	3,148	3,681
August	16.2	1.5	17.7	505	3,426	3,931
September	14.1	1.3	15.4	518	2,801	3,319
3rd Quarter	44.8	4.6	49.4	1,556	9,375	10,931
October	14.8	1.7	16.5	574	3,097	3,671
November	11.9	.9	12.8	803	1,975	2,778
December	7.8	.6	8.4	168	1,026	1,194
4th Quarter	34.5	3.2	37.7	1,545	6,098	7,643
Total, 1946	182.7	18.0	200.7	6,274	39,023	45,297
1947						
January	3.9	.7	4.6	155	789	944
February	6.5	.8	7.3	155	1,268	1,423
March (1)	10.8	1.0	11.8	279	2,168	2,447
1st Quarter (1)	21.2	2.5	23.7	589	4,225	4,814
April (1)	18.8	1.6	20.4 (2)	390	3,931 (2)	4,321
May (1)	19.6	2.4	22.0 (2)	432	4,124 (2)	4,556
June (1)	17.6 (2)	2.0	19.6	337	3,624 (2)	3,961
2nd Quarter (1)	55.9	6.0	61.9 (2)	1,159	11,679 (2)	12,838
July (1)	16.1	1.8	17.9	397	3,374	3,771
August (1)	16.0	1.5	17.5	258	3,448	3,706
September (1)	16.5	1.4	17.9	379	3,342	3,721
3rd Quarter (1)	48.6	4.6	53.2	1,034	10,164	11,198

(1) Preliminary

(2) Revised.

TABLE 3.— NEW RESIDENTIAL CONSTRUCTION,
CONSTRUCTION CONTRACTS AWARDED, CANADA, 1945 — OCTOBER, 1947.

Period	Value of New Residential Construction Contracts Awarded (Millions of Dollars)			Number of New Housing Units		
	Apartments	All Other Residential Dwellings	Total	(1)	All Other Residential Dwellings	Total
1945						
1st Quarter	.7	19.2	19.9	132	5,008	5,140
2nd Quarter	2.6	70.5	73.1	457	18,209	18,666
3rd Quarter	1.7	61.2	62.9	288	15,298	15,586
4th Quarter	1.3	38.8	40.1	214	9,829	10,043
Total, 1945	6.3	189.7	196.0	1,091	48,344	49,435
1946						
January	.8	4.0(2)	4.8(2)	137	909	1,046
February	.4	8.9	9.3	60	1,786	1,846
March	.6	15.1	15.7	97	2,523	2,620
1st Quarter	1.8	28.0(2)	29.8(2)	294	5,218	5,512
April	2.7	24.2	26.9	444	4,674	5,118
May	2.4	29.8	32.2	397	5,981	6,378
June	.6	22.0	22.6	101	4,662	4,763
2nd Quarter	5.7	76.0	81.7	942	15,317	16,259
July	1.8	19.2(2)	21.1	305	4,183	4,488
August	3.1	16.1	19.2	508	2,895	3,403
September	2.4	11.1	13.5	401	2,095	2,496
3rd Quarter	7.3	46.4(2)	53.8	1,214	9,173	10,387
October	2.0	19.5(2)	21.5(2)	323	4,040	4,363
November	1.0	15.0	16.0	173	2,716	2,889
December	1.2	9.0	10.2	194	1,698	1,892
4th Quarter	4.2	43.5(2)	47.7(2)	690	8,454	9,144
Total, 1946	19.0	194.1(2)	213.1(2)	3,140	38,162	41,302
1947						
January	.2	4.9	5.1	31	928	959
February	1.0	6.5(2)	7.4	148	1,237	1,385
March	.2	6.3	6.5	30	1,257	1,287
1st Quarter	1.4	17.6	19.0	209	3,422	3,631
April	1.4	14.2	15.6	213	2,880	3,093
May	1.1	21.0	22.0(2)	155	4,028	4,183
June	1.5	22.1	23.6	219	4,607	4,826
2nd Quarter	4.0	57.3	61.2(2)	587	11,515	12,102
July	.5	17.4	17.9	73	3,517	3,590
August	1.3	24.0	25.3	178	4,768	4,946
September	1.0	21.4	22.5	144	4,498	4,642
3rd Quarter	2.8	62.8	65.7	395	12,783	13,178
October	1.1	16.5	17.7	150	3,556	3,706

(1) Estimated (see p. 72)

(2) Revised

TABLE 4.—NUMBER OF NEW HOUSING UNITS STARTED, COMPLETED, AND UNDER CONSTRUCTION
IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, CANADA,
JANUARY—OCTOBER, 1947.

PERIOD	STARTS			COMPLETIONS			UNDER CONSTRUCTION (At End of Month)		
	Other Housing Projects	Total Housing Projects	Other Housing Projects	Other Housing Projects	Total Housing Projects	Other Housing Projects	Integrating Enterprises	Integrating Enterprises	Total
1946	—	—	—	—	—	—	—	—	—
December	—	—	—	—	—	—	—	—	—
1947	—	—	—	—	—	—	—	—	—
January	88	114	101	0	303	598	53	117	0
February	18	28	52	565	663	656	123	113	1,388
March	33	99	40	2,479	2,651	511	203	167	2,580
1st Quarter	139	241	193	3,044	3,617	1,765	379	397	3,968
April	264	55	218	3,354	3,891	304	264	69	2,607
May	633	85	773	5,902	7,393	621	281	41	3,266
June	343	45	704	4,280	5,372	352	341	215	2,908
2nd Quarter	1,240	185	1,695	13,536	16,656	1,277	886	325	8,781
July	615	53	775	3,159	4,602	284	309	215	2,778
August	699	20	397	3,476	4,592	207	154	216	3,485
September	734	3	671	3,603	5,011	218	397	201	4,062
3rd Quarter	2,048	76	1,843	10,238	14,205	709	860	632	9,769
October	907	0	547	2,959	4,413	179	251	242	3,438
Total, January— October, 1947	4,334	502	(2) 4,278	29,777	38,891	3,930	2,376	1,596	25,956
									33,858

TABLE 5. — HOUSING UNITS COMPLETED IN CANADA, 1945 AND 1946,
AND IN 271 MUNICIPALITIES, 1945 AND FIRST NINE MONTHS,
1946 AND 1947.

Period	Number of Housing Units Completed in 271 Municipalities ⁽¹⁾		Number of Housing Units Completed in Canada
	First Nine Months	Full Year	
1945	— ⁽²⁾	23,557	48,599
1946	18,474	31,322	67,315 ⁽³⁾
1947	23,019	— ⁽²⁾	— ⁽²⁾

(1) For coverage see p. 72.

(2) Not available.

(3) Revised.

SECTION 3
PUBLICLY-ASSISTED HOUSE-BUILDING

TABLE 6.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER
OF HOUSING UNITS FINANCED, CANADA,
FEBRUARY, 1945 — OCTOBER, 1947.(1)

Period	Number of Loans ⁽²⁾	Number of Housing Units ⁽²⁾	Amount of Loans ⁽²⁾ (\$000)
1945			
1st Quarter ⁽³⁾	907	907	3,747
2nd Quarter.....	1,552	1,809	7,618
3rd Quarter.....	1,358	1,511	6,387
4th Quarter.....	1,346	1,489	6,156
Sub-total, Feb. 1 — Dec. 31, 1945	5,142	5,695	23,832
Sub-total, Jan. 1 — Dec. 31, 1945 ⁽³⁾	5,163	5,716	23,907
1946			
January.....	269	313	1,340
February.....	317	468	2,089
March.....	297	321	1,402
1st Quarter.....	883	1,102	4,831
April.....	949	1,375	6,148
May.....	1,168	1,958	9,475
June.....	1,094	1,857	8,915
2nd Quarter.....	3,211	5,190	24,538
July.....	869	1,842	9,266
August.....	738	1,086	5,249
September.....	802	1,273	5,729
3rd Quarter.....	2,409	4,201	20,244
October.....	618	826	3,852
November.....	719	1,033	4,851
December.....	587	647	2,911
4th Quarter.....	1,924	2,506	11,614
Sub-total, 1946	8,427	12,999	61,227
1947			
January.....	95	167	695
February.....	232	257	1,240
March ⁽⁴⁾	391	464	2,133
1st Quarter ⁽⁴⁾	718	888	4,068
April.....	733	885	4,229
May.....	1,760	1,912	9,243
June.....	1,625	1,844	8,997
2nd Quarter.....	4,118	4,641	22,469
July.....	1,110	1,440	6,825
August.....	618	732	3,426
September.....	1,158	1,422	7,100
3rd Quarter.....	2,886	3,594	17,351
October ⁽⁵⁾	853	1,153	5,744
Total, Feb. 1, 1945 — Oct. 31, 1947	22,144	28,970	134,691

(1) For information on operations under the Dominion Housing Act, 1935, and the National Housing Act, 1938, see *Housing in Canada*, Ottawa, October, 1946, p. 29.

(2) Figures shown are gross, i.e. total loans approved with no allowance for cancellations, reinstatements and adjustments.

(3) Totals include approvals during January, 1945, under the National Housing Act, 1938.

(4) Revised.

(5) Preliminary.

TABLE 7.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
GROSS LOANS APPROVED BY TYPE OF PROJECT, CANADA,
FIRST, SECOND AND THIRD QUARTERS, 1947.

TYPE OF PROJECT	First Quarter, 1947			Second Quarter, 1947			Third Quarter, 1947		
	Number of Loans	Number of Housing Units	Average Loan Per Housing Unit (\$000)	Number of Loans	Number of Housing Units	Average Loan Per Housing Unit (\$000)	Number of Loans	Number of Housing Units	Average Loan Per Housing Unit (\$000)
<i>Part I, Housing for Home-Owners</i>									
Owner occupancy	221	221	1,040	4,704	736	3,550	4,823	600	2,951
For sale	317 ⁽¹⁾	317 ⁽¹⁾	1,617 ⁽¹⁾	5,100 ⁽¹⁾	720	3,669	5,093	810	4,217
Integrated housing	164	164	738	4,497	2,390	2,390	5,036	1,302	7,126
Sub-total	702 ⁽¹⁾	702 ⁽¹⁾	3,394 ⁽¹⁾	4,834 ⁽¹⁾	3,846	3,846	19,254	5,006	2,697
<i>Part II, Housing for Rental Purposes</i>									
For rent	13	79	298	3,769	97	441	1,862	4,223	91
For sale	—	—	—	—	9	22	4,153	4	494
Integrated housing	—	—	—	—	166	332	1,260	3,796	—
Limited dividend corporations	—	—	—	—	—	—	—	—	—
Primary industries	3	107	376	3,514	—	—	—	—	—
Sub-total	16	186	674	3,622	272	795	3,214	4,043	189
Total Gross Loans	718 ⁽¹⁾	888 ⁽¹⁾	4,068 ⁽¹⁾	4,581 ⁽¹⁾	4,118	4,641	22,469	4,841	2,886

(1) Revised.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944.⁽¹⁾
 ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE,
 AMOUNT OF LOAN, FLOOR AREA, AND CONSTRUCTION COST PER SQUARE FOOT, BY TYPE OF HOUSING UNIT, CANADA,
 SECOND AND THIRD QUARTERS, 1947.

Type of Housing Unit	Number of Loans	Number of Housing Units	Amount of Loans (\$000)	AVERAGE ESTIMATED COSTS				AVERAGE			
				Land \$	Construction \$	Other \$	Total \$	Lending Value \$	Loan \$	Finished Floor Area Sq. ft.	Construction Cost per Sq. Ft. \$
1947—Second Quarter											
Single 1-storey.....	1,737	1,737	7,848	481	5,631	102	6,214	5,422	4,518	825	6.83
Single 1½-storey.....	1,778	1,779	9,386	471	6,558	117	7,146	6,467	5,276	924	6.27
Single 2-storey.....	363	363	2,136	556	7,731	130	8,417	7,412	5,886	1,280	6.04
Semi-Detached.....	24	30	135	621	5,980	74	6,675	6,558	4,487	851	7.03
Duplex.....	123	246	968	242	4,852	175	5,269	4,922	3,933	857	5.66
Double Duplex.....	2	4	22	630	8,115	238	8,983	6,875	5,500	1,127	7.20
Row House.....	67	191	753	333	4,784	149	5,266	5,010	3,943	870	5.50
Apartment.....	24	291	1,220	297	5,417	397	6,111	5,262	4,193	917	5.91
TOTAL	4,118	4,641	22,468	454	6,065	134	6,653	5,926	4,841	908	6.38(2)
1947—Third Quarter											
Single 1-storey.....	1,172	1,172	5,445	504	5,839	108	6,451	5,532	4,646	844	6.88
Single 1½-storey.....	885	885	4,714	528	6,719	119	7,366	6,492	5,326	952	6.30
Single 2-storey.....	463	463	2,698	719	7,549	124	8,392	7,297	5,826	1,231	6.13
Semi-Detached.....	63	72	384	662	7,084	230	7,976	6,669	5,337	1,081	6.55
Duplex.....	121	242	943	203	4,834	110	5,147	4,847	3,896	832	5.81
Double Duplex.....	77	156	662	328	6,094	125	6,547	5,269	4,294	927	6.57
Triple.....	5	15	54	378	5,430	231	6,039	4,520	3,584	960	5.66
Row House.....	62	148	594	224	4,996	127	5,347	4,980	4,018	883	5.66
Apartment.....	36	387	1,585	261	5,538	338	6,137	5,245	4,096	950	5.83
TOTAL	2,884	3,540	17,079	474	6,180	143	6,797	5,909	4,825	943	6.37

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944,
HOME EXTENSION LOAN GUARANTEES APPROVED, CANADA,
APRIL, 1946—SEPTEMBER, 1947.

Period	Number of Loans	Number of New Housing Units	Amount \$	Average Loan per New Housing Unit \$
1946				
April	—	—	—	—
May	3	5	6,900	1,380
June	1	2	4,000	2,000
2nd Quarter	4	7	10,900	1,557
July	6	14	22,485	1,606
August	7	11	16,930	1,539
September	2	4	8,000	2,000
3rd Quarter	15	29	47,415	1,635
October	5	10	14,000	1,400
November	1	2	4,000	2,000
December	—	—	—	—
4th Quarter	6	12	18,000	1,500
Sub-total, April—December, 1947	25	48	76,315	1,590
1947				
January	1	2	3,750	1,875
February	—	—	—	—
March	2	3	6,000	2,000
1st Quarter	3	5	9,750	1,950
April	1	1	2,000	2,000
May	2	3	5,975	1,992
June	1	3	5,000	1,667
2nd Quarter	4	7	12,975	1,854
July	—	—	—	—
August	2	2	2,900	1,450
September	—	—	—	—
3rd Quarter	2	2	2,900	1,450
Total, April, 1946—September, 1947	34	62	101,940	1,644

TABLE 10.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, CANADA,
DECEMBER 19, 1944—SEPTEMBER 30, 1947.

PERIOD	CONSTRUCTION OF SHELTER UNITS				FINANCIAL ASSISTANCE GRANTS (\$'000)			
	Municipal Projects		University Projects		Total Projects		University Projects	
	Number of Projects	Housing Units under Construction ⁽¹⁾	Number of Projects	Housing Units Completed	Housing Units under Construction ⁽¹⁾	Number of Projects	Housing Units under Construction ⁽¹⁾	Municipal Projects
Dec 19, 1944	39	1,051	360	1	—	88	40	1,051
Dec 31, 1945	98	3,797	1,244	22	845	217	120	4,642
1946	98	3,797	1,244	22	845	217	120	4,642
1947	24	940	782	3	186	143	27	1,126
1st Quarter	15	815	644	3	165	101	18	980
2nd Quarter	12	429	854	6	114	138	18	543
3rd Quarter	188	7,032	—	35	1,310	—	223	8,342
Total, Dec. 19, 1944— Sept. 30, 1947								2,835
								1,059
								3,894

(1) At end of period.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED,
COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, CANADA,
APRIL, 1941—SEPTEMBER, 1947.

Period	Projects	Completed Construction		Actual Expenditure (\$'000)			
		Number		Housing	Supple- mentary Buildings	Land, Improve- ments and Other Outlay	Total
		Housing Units	Supple- mentary Buildings				
Apr. 1, 1941— Dec. 31, 1944	65	17,218	296	51,380	13,554	15,702	80,636
1945							
1st Quarter	—	699	1	1,966	117	371	2,454
2nd Quarter	—	471	0	364	22	101	487
3rd Quarter	—	43	3	1,510	38	202	1,750
4th Quarter	—	343	1	5,721	48	295	6,064
Sub-total	—	1,556	5	9,561	225	969	10,756
1946							
January	11	193	1	2,631	14	124	2,769
February	18	288	0	2,545	7	168	2,720
March	23	852	1	4,648	7	120	4,775
1st Quarter	—	1,333	2	9,824	28	412	10,264
April	29	742	0	548	1	17	566
May	33	758	0	2,083	1	57	2,141
June	31	767	0	2,604	0	142	2,746
2nd Quarter	—	2,267	0	5,235	2	216	5,453
July	28	486	0	2,802	9	266	3,077
August	31	570	0	3,683	5	262	3,950
September	9	494	2	2,962	1	292	3,255
3rd Quarter	—	1,550	2	9,447	15	820	10,282
October	4	510	0	2,798	0	189	2,987
November	10	501	2	2,781	1	252	3,034
December	4	836	3	4,229	1	290	4,520
4th Quarter	—	1,847	5	9,808	2	731	10,541
Sub-total	—	6,997	9	34,314	47	2,179	36,540
1947							
January	4	483(1)	0	380	0	60	440
February	2	949(1)	0	1,522	5	74	1,601
March	2	619	4	3,699	1	111	3,811
1st Quarter	—	2,051(1)	4	5,601	6	245	5,852
April	7	526(1)	0	551	0	95	446
May	11	610(1)	2(1)	1,064	0	90	1,154
June	9	652(1)	0	2,002	5	160	2,167
2nd Quarter	—	1,788(1)	2(1)	3,417	5	345	3,767
July	16	345	2	2,258	0	172	2,430
August	15	247	0	2,572	0	149	2,721
September	15(2)	261	0	2,753	1	205	2,959
3rd Quarter	—	853	2	7,583	1	526	8,110
Total, April, 1941— September, 1947	—	30,463	318	111,856	13,838	19,966	145,660

(1) Revised (see p. 73).

(2) Number of municipalities in which projects have been completed as at September 30, 1947, total 119.

TABLE 12.— OPERATIONS UNDER WARTIME HOUSING LIMITED,
CONSTRUCTION IN PROGRESS, BY UNITS, CANADA,
1945 — OCTOBER, 1947.

As at Date of Reporting Closest to End of Month	Construction in Progress		
	Number		
	Projects	Housing Units	Supplementary Buildings
1945—January.....	14	1,022	4
February.....	15	817	4
March.....	11	558	4
April.....	9	444	3
May.....	8	537	3
June.....	7	602	4
July.....	13	1,515	4
August.....	24	2,596	4
September.....	37	4,276	1
October.....	50	4,984	2
November.....	64	5,714	1
December.....	60	5,524	1
1946—January.....	61	5,922	0
February.....	59	5,768	1
March.....	59	5,288	1
April.....	65	5,281	1
May.....	80	5,710 ⁽¹⁾	0
June.....	83	5,675 ⁽¹⁾	0
July.....	90	6,063	2
August.....	88	5,568 ⁽¹⁾	3
September.....	78	5,513 ⁽¹⁾	5
October.....	86	5,403 ⁽¹⁾	12
November.....	83	5,137	10
December.....	80	4,660	9
1947—January.....	76	3,896	6
February.....	74	3,342	6
March.....	72	2,873	6
April.....	60	3,040	6
May.....	61	3,317	5 ⁽¹⁾
June.....	61	3,451	6 ⁽¹⁾
July.....	67	4,191	5 ⁽¹⁾
August.....	83	5,602	5
September.....	87	6,332	7
October.....	100 ⁽²⁾	6,795	8

(1) Revised.

(2) Number of municipalities in which projects were in progress at November 1, 1947, total 88.

TABLE 13.—OPERATIONS UNDER WARTIME HOUSING LIMITED,
HOUSING UNITS UNDER CONSTRUCTION BY TWENTY-THREE STAGES OF CONSTRUCTION,
CANADA, SEPTEMBER, 1946, JUNE AND SEPTEMBER, 1947.

Item	Stage of Construction yet to be completed	Number of Housing Units		
		Sept., 1946	June, 1947	Sept., 1947
1.	Excavation.....	918	1,547	2,538
2.	Foundation.....	1,321	1,874	3,365
3.	Water and sewer under building.....	2,170	2,017	3,921
4.	Framing.....	2,576	2,369	4,329
5.	Doors, Frames and Window sash.....	3,381	2,594	5,015
6.	Chimneys.....	3,349	2,609	5,109
7.	Roofs shingled.....	3,362	2,629	5,053
8.	Plumbing roughed in.....	3,477	2,495	4,986
9.	Wiring roughed in.....	3,986	2,686	5,298
10.	Insulation.....	4,217	2,792	5,553
11.	Wall and ceiling board and taping.....	4,533	2,843	5,785
12.	Finished flooring laid.....	4,679	2,880	5,738
13.	Exterior finish, including siding and trim	4,208	2,809	5,632
14.	Porches.....	3,713	2,700	4,958
15.	Interior trim.....	4,979	2,981	5,995
16.	Interior painting.....	5,508	3,215	6,163
17.	Hardware.....	5,372	3,194	6,129
18.	Plumbing fixtures.....	5,459	3,263	6,205
19.	Electrical work complete.....	5,489	3,266	6,263
20.	Exterior painting.....	5,704	5,284	7,882
21.	Water and sewer to main.....	4,302	3,189	5,571
22.	Electrical services connected.....	5,552	3,393	6,244
23.	Final inspection.....	5,513	3,451	6,332

TABLE 14.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
 NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED,
 BY TYPE OF PROJECT, CANADA,
 SEPTEMBER 23, 1943 — SEPTEMBER 30, 1947.

Type of Project	Projects, Grants and Loan Applications Approved					
	Number of Grants and Loans	Amount of Appropriations, Grants and Loans Approved (\$000)				
		New Construction		Land and Existing Buildings		
		Housing	Repair and Other Services		Total	
1. Sub-Division Projects, Sept. 23, 1943—March 31, 1947						
1947—2nd Quarter	—	17,127	3,252	1,397	21,776	
July	—	105	12	20	137	
August	—	104	10	30	144	
September	—	279	28	7	314	
3rd Quarter	—	257	20	5	282	
	—	640	58	42	740	
Sub-total	—(1)	17,872	3,322	1,459	22,653	
2. Small Holdings, Sept. 23, 1943—March 31, 1947	11,285	19,053	2,294	31,036	52,383	
1947—2nd Quarter	1,314	2,220	248	4,205	6,673	
July	505	1,336	191	1,237	2,764	
August	605	625	115	2,771	3,511	
September	368	689	124	964	1,777	
3rd Quarter	1,478	2,650	430	4,972	8,052	
Sub-total	14,077	23,923	2,972	40,213	67,108	
3. Full-Time Farming, Sept. 23, 1943—March 31, 1947	12,884	1,167	2,748	47,128	51,043	
1947—2nd Quarter	1,209	122	460	4,796	5,378	
July	526	49	127	1,835	2,011	
August	462	57	133	1,603	1,793	
September	392	41	105	1,365	1,511	
3rd Quarter	1,380	147	365	4,803	5,315	
Sub-total	15,473	1,436	3,573	56,727	61,736	
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans, Sept. 23, 1943—March 31, 1947	1,469	735	914	583	2,232	
1947—2nd Quarter	395	146	381	128	655	
July	152	194	128	38	360	
August	149	43	174	45	262	
September	125	62	137	44	243	
3rd Quarter	426	299	439	127	865	
Sub-total	2,290	1,180	1,734	838	3,752	
5. Total, All Projects, Sept. 23, 1943—March 31, 1947	25,638	38,082	9,208	80,144	127,434	
1947—2nd Quarter	2,918	2,593	1,101	9,149	12,843	
July	1,183	1,683	456	3,140	5,279	
August	1,216	1,004	450	4,426	5,880	
September	885	1,049	386	2,378	3,813	
3rd Quarter	3,284	3,736	1,292	9,944	14,972	
Total, Sept. 23, 1943—Sept. 30, 1947	31,840	44,411	11,601	99,237	155,249	

(1) Appropriations have been made for 224 projects representing 2,665 housing units during the period.

TABLE 15.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942,
COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE
BY TYPE OF PROJECT, CANADA,
SEPTEMBER 23, 1943 — SEPTEMBER 30, 1947.

Type of Project	Construction		Expenditure (\$000)		
	Housing Units Completed	Housing Units under Construction	New Construction	Land and Existing Buildings	Total
			Housing Units Completed, Current Construction, Repairs and Other Services		
1. Sub-Division Projects, Sept. 23, 1943-Mar. 31, 1947					
1947—2nd Quarter	2,531	134(1)	19,035	1,397	20,432
July	39	95(1)	148	20	168
August	8	87	136	30	166
September	53	34	760	7	767
3rd Quarter	14	20	249	5	254
	75	—	1,145	42	1,187
Sub-total	2,645	—	20,328	1,459	21,787
2. Small Holdings, Sept. 23, 1943-Mar. 31, 1947					
1947—2nd Quarter	335	1,615	6,575	29,297	35,872
July	312	1,806	1,685	3,419	5,104
August	88	1,937	765	1,347	2,112
September	77	2,016	773	2,652	3,425
3rd Quarter	219	1,989	900	900	1,800
	384	—	2,438	4,899	7,337
Sub-total	1,031	—	10,698(2)	37,615(2)	48,313(2)
3. Full-Time Farming, Sept. 23, 1943-Mar. 31, 1947					
1947—2nd Quarter	73	183	966	43,078	44,044
July	51	284	365	4,060	4,425
August	9	303	210	1,574	1,784
September	12	326	250	1,522	1,772
3rd Quarter	24	334	228	1,599	1,827
	45	—	688	4,695	5,383
Sub-total	169	—	2,019(2)	51,833(2)	53,852(2)
4. Commercial Fishing, Provincial Lands, Grants to Indian Veterans, Sept. 23, 1943-Mar. 31, 1947					
1947—2nd Quarter	54	99	343	384	727
July	37	144	144	65	209
August	19	183	134	26	160
September	14	213	189	17	206
3rd Quarter	24	237	212	29	241
	57	—	535	72	607
Sub-total	148	—	1,022	521	1,543
5. Total—All Projects, Sept. 23, 1943-Mar. 31, 1947					
1947—2nd Quarter	2,993	2,031(1)	26,919	74,156	101,075
July	439	2,329(1)	2,342	7,546	9,906
August	124	2,510	1,245	2,977	4,222
September	156	2,589	1,972	4,198	6,170
3rd Quarter	281	2,580	1,589	2,533	4,122
	561	—	4,806	9,708	14,514
Total, Sept. 23, 1943—Sept. 30, 1947	3,993	—	34,067	91,428	125,495

(1) Revised.

(2) In addition to the amounts shown in the last three columns for Small Holdings, and Full-Time Farming there were expenditures under Section 13 of the Veterans' Land Act. For Mortgage Loans these amounted to \$196,065 at the end of June, \$6,156 during July, \$6,075 during August, and \$13,975 during September; and for Permanent Improvements they amounted to \$53,839 at the end of June, \$4,430 during July, \$5,673 during August, and \$4,938 during September.

TABLE 16.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, CANADA,
MAY, 1929—SEPTEMBER, 1947.

Period	Residential Construction				Other Purposes		Total	
	New Structures		Alteration and Improvement Of Existing Structures					
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans ⁽¹⁾	Amount of Loans (\$000)
May 1, 1929— March 31, 1945	—	—	—	—	—	—	36,807	57,018
1945 April 1 December 31	53	48	25	10	794	1,973	804	2,031
1946								
1st Quarter	5	6	5	2	113	282	113	289
2nd Quarter	19	18	11	9	310	786	317	813
3rd Quarter	20	15	16	5	445	1,080	446	1,101
4th Quarter	13	11	17	9	431	1,164	433	1,183
Sub-total, 1946	57	49	49	25	1,299	3,311	1,309	3,386
1947								
January	2	3	0	0	59	173	59	176
February	1	0	1	0	48	133	48	133
March	1	1	0	0	23	57	23	58
1st Quarter	4	4	1	0	130	363	130	367
April	0	0	0	0	27	73	27	73
May	1	2	2	2	38	105	38	109
June	12	15	1	0	126	335	126	350
2nd Quarter	13	17	3	2	191	513	191	532
July	12	8	8	2	190	485	192	495
August	3	2	14	5	111	260	111	268
September	11	14	5	2	149	381	150	397
3rd Quarter	26	24	27	10	450	1,127	453	1,160
Total, May 1, 1929 Sept. 30, 1947	—	—	—	—	—	—	39,694	64,494

(1) Because the amount loaned on a single mortgage may be applied for several purposes, the number of loans referred to in the total column has reference to the number of applications approved and consequently is at variance with a total of the number of loans shown in the other three columns.

TABLE 17.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944, CANADA,
MARCH, 1945—SEPTEMBER, 1947.

Period	Residential Construction							
	New Structures		Alteration and Improvement of Existing Structures		Other Purposes		Total	
	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)	Number of Loans	Amount of Loans (\$000)
1945. ¹⁾	232	259	246	145	3,833	2,978	4,311	3,382
1946	375	408	351	237	12,304	9,235	13,030	9,990
1947								
January	13	12	13	9	768	591	794	612
February	26	36	10	7	776	581	812	624
March	50	60	33	24	1,456	1,068	1,539	1,152
1st Quarter	89	108	56	40	3,000	2,240	3,145	2,388
April	49	66	36	32	2,345	1,634	2,430	1,732
May	47	66	48	34	2,224	1,552	2,319	1,652
June	69	84	77	53	2,091 ⁽²⁾	1,556 ⁽²⁾	2,237 ⁽²⁾	1,693 ⁽²⁾
2nd Quarter	165	216	161	119	6,660 ⁽²⁾	4,742 ⁽²⁾	6,986 ⁽²⁾	5,077 ⁽²⁾
July	46	46	73	49	2,217	1,756	2,336	1,851
August	24	34	43	37	3,067	2,924	3,134	2,994
September	14	24	25	18	1,832	1,796	1,871	1,838
3rd Quarter	84	104	141	104	7,116	6,476	7,341	6,683
Total, March, 1945—September, 1947	945	1,095	955	645	32,913	25,671	34,813	27,411

(1) Covers the months March to December.

(2) Revised.

TABLE 18.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'S) HAS BEEN APPROVED, BY TYPE OF PROJECT, CANADA, AUGUST 23, 1945—OCTOBER 31, 1947.

TABLE 19.—APPROVED APPLICATIONS FOR DOUBLE DEPRECIATION ON RENTAL HOUSING PROJECTS, CANADA,
JUNE — OCTOBER, 1947.

Period	Number of Projects	Number of Housing Units	Total Estimated Cost	Average Estimated Costs Per Housing Unit			Floor Area per Housing Unit Sq. Ft.	Con-struction Costs per Sq. Ft. \$	Number of Rooms per Housing Unit	Monthly Rent per Housing Unit \$
				Land \$	Con-struction \$	Equipment and Other \$				
June	3	40	247,520	463	5,475	250	6,188	868	4.2	63.50
July	4	136	1,166,222	100 ⁽¹⁾	6,522	1,953	8,575	1,050	6.21	5.2
August	1	10	45,220	250	3,962	310	4,522	800	4.95	3.8
September	3	22	143,300	384	6,130	—	6,514	1,077	5.69	66.02
October	3	77	553,000	286	6,896	—	7,182	979	7.05	5.1
Total, June—October, 1947	14	285	2,155,262	228	6,356	978	7,562	999	6.37	5.0
										58.15

(1) See page 74.

SECTION 4

REAL ESTATE LENDING AND LOANS FOR BUILDING PURPOSES

TABLE 20.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR,
LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES
WITH DOMINION REGISTRATION, CANADA, 1945-1946.
(Millions of Dollars)

Year	Life Insurance Companies	Loan Companies	Trust Companies	Total Loans on Real Estate
1945	279.9	69.4	22.1	371.4
1946 ⁽¹⁾	309.1	73.0	25.3	407.4

(1) Preliminary.

TABLE 21.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS

MADE BY CHARTERED BANKS, CANADA,

1945-1946.

(Millions of Dollars)

Year	CLASS OF LOANS					Building Loans as a Percentage of Total Loans
	Building	Agricultural	Financial	Manufacturing and other	Total	
1945	47.6	180.8	337.3	573.8	1,139.5	4.2
1946	71.8	177.5	382.4	807.2	1,438.9	5.0

SECTION 5
BUILDING MATERIALS

TABLE 22.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA,
1945—SEPTEMBER, 1947.
(In Units Specified)

Period	Cement	Clay Products			Lumber and Lumber Products		
		Building Brick ⁽¹⁾	Flue Linings	Vitrified Sewer Pipe	Sawn ⁽¹⁾ Lumber	WoodFibre Insulating Board	Builders' Hardware
		Millions Barrels of 350 lbs.	Millions of Bricks	Thousands of Feet	Thousands of Feet	Millions of Ft. B.M.	Millions of Sq. Ft. $\frac{1}{2}$ " B.
1945	7.8	190.7	-(2)	-(2)	4,900.0	98.0 ⁽³⁾	4,243.8
1946							
January	.8	14.5	103.6	179.5	347.0 ⁽⁴⁾	12.0	305.7
February	.6	13.6	84.0	175.0	353.0 ⁽⁴⁾	11.7	301.7
March	.7	14.6	57.8	269.5	377.0 ⁽⁴⁾	11.6	347.7
1st Quarter	2.1	42.7	245.4	624.0	1,077.0 ⁽⁴⁾	35.3	955.1
April	.9	16.7	103.2	261.2	340.0 ⁽⁴⁾	11.6	315.3
May	.9	24.5	73.6	231.6	396.0 ⁽⁴⁾	14.3	228.5
June	1.0	25.5	87.4	265.1	427.0 ⁽⁴⁾	12.1	316.6
2nd Quarter	2.8	66.7	264.2	757.9	1,163.0 ⁽⁴⁾	38.0	860.4
July	1.1	28.8	48.4	324.5	598.0 ⁽⁴⁾	13.0	315.1
August	1.0	29.8	61.2	275.8	598.0 ⁽⁴⁾	15.1	268.6
September	1.0	28.0	86.1	303.8	480.0 ⁽⁴⁾	14.6	298.9
3rd Quarter	3.1	86.6	195.7	904.1	1,676.0 ⁽⁴⁾	42.7	882.6
October	1.0	29.1	60.3	254.1	414.0 ⁽⁴⁾	15.6	338.8
November	1.0	25.4	97.0	247.4	330.0 ⁽⁴⁾	16.3	329.1
December	.7	22.8	76.5	289.0	277.0 ⁽⁴⁾	13.8	258.7
4th Quarter	2.7	77.3	233.8	790.5	1,021.0 ⁽⁴⁾	45.8	926.6
Total, 1946	10.7	273.3	939.1	3,076.5	4,937.0 ⁽⁴⁾	161.8	3,624.7
1947							
January	.9	19.5 ⁽⁴⁾	93.9	241.5	351.0 ⁽⁴⁾	15.8	354.0
February	.7	17.2 ⁽⁴⁾	77.6	261.7	391.0 ⁽⁴⁾	14.5	338.9
March	.9	18.7 ⁽⁴⁾	98.7	287.7	412.0 ⁽⁴⁾	15.1	377.6
1st Quarter	2.5	55.4 ⁽⁴⁾	270.2	790.9	1,154.0 ⁽⁴⁾	45.4	1,070.5
April	.9	19.6 ⁽⁴⁾	74.5	259.6	348.0 ⁽⁴⁾	16.2	379.2
May	.9	25.1 ⁽⁴⁾	87.8	351.1	463.0 ⁽⁴⁾	17.0	399.7
June	1.1	28.4 ⁽⁴⁾	74.2	334.2	550.0 ⁽⁴⁾	17.2	389.9
2nd Quarter	2.9	73.0 ⁽⁴⁾	236.5	944.9	1,361.0 ⁽⁴⁾	50.4	1,168.8
July	1.1	30.4	54.9	379.2	612.9	18.0	400.4
August	1.1	27.0	75.3	366.5	585.4	18.0	266.0
September	1.2	29.7	85.1	385.3	518.6	18.2	340.9
3rd Quarter	3.4	87.1	215.3	1,131.0	1,716.9	54.2	1,007.3

(1) Estimates (see p. 75).

(2) Not available.

(3) Sales.

(4) Revised.

TABLE 22.— VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS,
CANADA, 1945—SEPTEMBER, 1947.—Continued.
(In Units Specified)

Period	Electrical Fixtures				Sanitary Ware		
	Single Pole Switches	Duplex Receptacles	Outlet Boxes	Non-Metallic Sheathed Cable	Bath Tubs	Sinks	Wash Basins
	Thousands of Units	Thousands of Units	Thousands of Units	Millions of Feet	Thousands of Units	Thousands of Units	Thousands of Units
1945	—(1)	—(1)	—(1)	—(1)	—(1)	—(1)	—(1)
1946							
January	230.5	143.2	379.2	4.5	4.7	9.6	7.3
February	184.1	137.4	510.2	3.8	4.3	8.8	6.3
March	197.3	122.0	369.2	3.1	4.8	8.9	7.5
1st Quarter	611.9	402.6	1,258.6	11.4	13.8	27.3	21.1
April	188.5	150.0	360.6	3.4	4.2	10.2	5.5
May	188.6	176.4	365.2	3.3	4.3	8.7	7.4
June	198.4	158.5	398.4	3.3	4.2	8.9	7.2
2nd Quarter	575.5	484.9	1,124.2	10.0	12.7	27.8	20.1
July	70.8	64.7	195.8	2.9	3.8	7.0	5.3
August	74.1	70.9	129.6	3.2	3.8	6.8	5.7
September	87.6	49.8	37.4	3.3	5.0	7.3	6.5
3rd Quarter	232.5	185.4	362.8	9.4	12.6	21.1	17.5
October	121.8	83.7	74.4	4.9	6.4	10.0	7.1
November	141.2	120.4	287.5	5.0	5.8	10.3	6.8
December	125.8	115.8	164.8	4.7	5.0	7.8	6.6
4th Quarter	388.8	319.9	526.7	14.6	17.2	28.2	20.4
Total, 1946	1,808.7	1,392.8	3,272.3	45.4	56.3	104.4	79.1
1947							
January	166.4	70.9	334.8	6.3	6.0	11.8	7.6
February	163.6	229.3	248.6	5.1	6.0	8.9	7.4
March	165.1	75.4	343.7	5.9	6.5	11.8	7.9
1st Quarter	495.1	375.6	927.1	17.3	18.5	32.5	22.9
April	194.0	234.7	360.7	5.4	7.6	11.6	7.1
May	246.1	135.9	403.9	6.8	7.4	11.6	8.2
June	240.4	225.2	312.9	5.2	6.8	10.5	7.8
2nd Quarter	680.5	595.8	1,077.5	17.4	21.8	33.7	23.1
July	138.4	121.4	388.0	5.0	5.4	7.0	5.8
August	158.7	247.9	356.8	5.6	7.0	6.5	5.9
September	191.9	180.4	423.4	5.8	7.3	9.2	7.8
3rd Quarter	489.0	549.7	1,168.2	16.4	19.7	22.7	19.5

(1) Not available.

TABLE 22.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS,
CANADA, 1945—SEPTEMBER, 1947.—Continued.
(In Units Specified)

Period	Iron and Steel Products			Rock Wool Batts	Gypsum Products		
	Cast-Iron Soil Pipe and Fittings	Steel Pipe Tubes and Fittings	Wire Nails and Spikes		Gypsum Wallboard	Gypsum Lath	Gypsum Plaster
	Thousands of Tons	Thousands of Tons	Thousands of Tons		Millions of Sq. Ft.	Millions of Sq. Ft.	Millions of Sq. Ft.
1945	20.8	139.0	70.0	33.6 ⁽¹⁾	140.0	59.9	67.1
1946							
January	2.3	14.7	6.4	3.3	13.1	6.9	6.7
February	2.1	9.7	5.5	3.5	13.4	6.8	6.3
March	2.2	4.8	5.6	3.9	16.1	6.4	9.4
1st Quarter	6.6	29.2	17.5	10.7	42.6	20.1	22.4
April	2.3	9.0	6.3	3.8	15.7	7.2	8.7
May	2.3	7.8	6.7	3.9	18.2	6.5	10.5
June	1.8	6.2	5.8	4.1	16.2	6.6	10.1
2nd Quarter	6.4	23.0	18.8	11.8	50.1	20.3	29.3
July	1.6	7.0	4.1	5.0	15.7	7.1	9.9
August	1.9	6.9	2.1	5.9	17.7	7.0	8.5
September	2.0	4.4	1.6	5.5	15.5	8.6	9.5
3rd Quarter	5.5	18.3	7.8	16.4	48.9	22.7	27.9
October	2.3	9.9	3.0	6.1	18.9	9.2	10.2
November	2.3	8.2	6.0	5.7	19.0	7.1	10.0
December	2.2	9.8	5.8	6.2	17.2	7.4	10.2
4th Quarter	6.8	27.9	14.8	17.9	55.1	23.7	30.4
Total, 1946	25.3	98.4	58.9	56.8	196.7	86.8	110.0
1947							
January	2.5	8.1	6.3	7.2	16.8	7.5	9.0
February	2.6	9.2	6.0	6.8	15.1	8.1	9.7
March	2.9	7.1	6.5	7.0	18.6	8.8	10.6
1st Quarter	8.0	24.4	18.8	21.0	50.5	24.4	29.3
April	2.9	10.8	6.6	7.4	18.2	8.9	9.7
May	2.9	8.6	6.7	7.1	18.2	11.6	12.8
June	2.4	6.1	6.2	6.5	16.1	10.3	11.2
2nd Quarter	8.2	25.5	19.5	21.0	52.5	30.8	33.7
July	2.4	7.4	5.6	5.5	16.2	6.8	10.4
August	2.2	4.9	5.8	5.7	18.2	8.2	12.4
September	2.5	8.8	6.9	7.0	17.0	10.7	12.3
3rd Quarter	7.1	21.1	18.3	18.2	51.4	25.7	35.1

(1) Sales.

TABLE 22.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS,
CANADA, 1945—SEPTEMBER, 1947.—Continued.
(In Units Specified)

Period	Plumbing and Heating Equipment					Asphalt Products	
	Warm Air Furnaces	Domestic Heating Boilers	Cast-Iron Radiators	Hot Water Storage Tanks	Electric Hot Water Tank Heaters	Asphalt ⁽¹⁾ Shingles	Asphalt Rolls
	Thousands of Units	Thousands of Units	Thousands of Sq. Ft.	Thousands of Units	Thousands of Units	Thousands of Squares	Thousands of Squares
1945	35.2	13.6	6,847.6	128.8	56.1	1,432.2 ⁽²⁾	2,386.7
1946							
January	4.0	.8	600.4	9.7	2.8	128.2 ⁽²⁾	201.4
February	3.3	.9	685.1	9.3	3.1	128.4 ⁽²⁾	195.4
March	4.0	1.0	753.7	10.3	7.0	161.0 ⁽²⁾	218.0
1st Quarter	11.3	2.7	2,039.2	29.3	12.9	417.6 ⁽²⁾	614.8
April	4.0	1.1	751.1	11.4	9.7	137.0 ⁽²⁾	250.3
May	3.9	1.1	764.5	13.3	9.4	186.3 ⁽²⁾	242.4
June	3.8	.9	596.2	12.0	5.8	148.7 ⁽²⁾	254.2
2nd Quarter	11.7	3.1	2,111.8	36.7	24.9	472.0 ⁽²⁾	746.9
July	3.4	.7	571.7	10.3	2.1	172.5 ⁽²⁾	234.8
August	4.0	.7	637.5	10.6	3.9	177.2 ⁽²⁾	270.9
September	3.9	.6	572.6	7.3	2.4	205.9 ⁽²⁾	256.1
3rd Quarter	11.3	2.0	1,781.8	28.2	8.4	555.6 ⁽²⁾	761.8
October	4.7	1.0	640.1	10.6	3.9	219.5 ⁽²⁾	285.3
November	5.0	1.1	731.1	16.3	2.7	219.4 ⁽²⁾	283.4
December	4.7	1.2	618.9	10.8	2.9	172.3 ⁽²⁾	275.2
4th Quarter	14.4	3.3	1,990.1	37.6	9.5	611.2 ⁽²⁾	843.9
Total, 1946	48.7	11.1	7,922.9	131.8	55.7	2,056.4 ⁽²⁾	2,967.4
1947							
January	4.9 ⁽³⁾	1.2	802.8	12.6	5.2	178.1 ⁽²⁾	255.6
February	4.9 ⁽³⁾	1.6	751.0	15.1	5.3	168.5	287.0
March	5.0 ⁽³⁾	1.1	792.5	12.4	5.6	178.3	371.0
1st Quarter	14.8 ⁽³⁾	3.9	2,346.3	40.1	16.1	524.9 ⁽²⁾	913.6
April	5.3 ⁽³⁾	1.4	776.9	14.7	5.0	197.3	312.2
May	4.8 ⁽³⁾	1.4	814.2	13.5	7.8	189.5	312.8
June	4.1 ⁽³⁾	1.2	684.5	14.1	6.7	170.9	264.6
2nd Quarter	14.1 ⁽³⁾	4.0	2,275.6	42.3	19.5	557.7	889.6
July	3.8 ⁽⁴⁾	.9	607.5	11.8	8.3	164.4	251.1
August	3.9 ⁽⁴⁾	1.3	571.4	9.8	5.3	158.0	242.0
September	4.0 ⁽⁴⁾	1.4	760.3	13.5	5.3	193.6	250.2
3rd Quarter	11.6 ⁽⁴⁾	3.6	1,939.2	35.1	18.9	516.0	743.3

(1) Includes siding.

(2) Revised.

(3) Revised estimates.

(4) Estimates.

TABLE 23.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA,
1946—SEPTEMBER, 1947.
(In Units Specified)

Period	Cement		Building Brick		Flue Linings		Cast-Iron Soil Pipe and Fittings		Steel Pipe, Tubes, and Fittings		Wire Nails and Spikes	
	Millions of Barrels of 350 lbs.		Millions of Bricks		Thousands of Feet		Thousands of Tons		Thousands of Tons		Thousands of Tons	
	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month
1946	.3	1.8	15.4(1)	16.7(1)	95.5	19.0	2.0(1)	1.0	12.5(1)	13.9(1)	5.6	—(2)
	.3	2.2	13.1(1)	16.8(1)	81.5	21.4	2.1	1.0	8.9(1)	14.2(1)	5.0	—(2)
	.6	2.3	17.0(1)	14.0(1)	54.2	24.3	2.3	.7(1)	5.7(1)	12.5	5.4	—(2)
	1.0	2.1	17.8(1)	12.5(1)	94.4	33.1	2.2(1)	.7(1)	8.2(1)	13.3(1)	8.4	—(2)
	1.5	1.4	21.3(1)	14.9(1)	90.5	15.3	2.2	.8	10.8	10.4	5.9	—(2)
	1.5	1.0	23.3(1)	16.9(1)	79.8	22.8	1.9	.7	4.8(1)	7.1(1)	5.9	—(2)
	1.4	.7	27.7(1)	16.6(1)	64.2	7.0	1.5	.9	5.9(1)	6.6(1)	3.4	—(2)
	1.2	.5	28.2(1)	17.6(1)	58.1	8.1	1.6(1)	1.1	7.0	9.1(1)	2.6	—(2)
	1.1	.4	26.1(1)	18.6(1)	77.1	18.6	1.9	1.2(1)	6.9	6.5(1)	2.4	—(2)
	1.2	.2	28.6(1)	17.2(1)	67.0	11.6	2.2(1)	1.3	8.1(1)	8.2(1)	3.1	2.2
	.9	.3	26.4(1)	16.1(1)	91.4	17.5	2.1(1)	1.3	8.1(1)	8.3(1)	5.3	3.0
	.5	.5	20.5(1)	17.1(1)	70.2	20.2	2.1	1.3	4.5	13.5(1)	5.6	3.0
1947	.4	.9	18.7	17.0(1)	97.1	19.7	1.7(1)	.7(1)	9.3	12.5(1)	6.1	3.3
	.4	1.2	16.9	16.7(1)	70.1	27.5	2.3	1.6(1)	10.3	10.9(1)	6.1	3.7
	.8	1.3	19.3	15.4	103.5	22.8	2.9	1.6(1)	9.7	8.3	6.6	3.6
	1.1	1.2	19.1	15.4	70.4	26.9	2.8	1.6(1)	9.4	9.6	6.9	3.3
	1.3	.8	23.2	16.3(1)	88.4	26.0	1.5(1)	8.8	9.4	6.4	3.6	—(2)
	1.3	.6	23.8	20.0	74.6	25.6	2.4	1.5	8.2	7.3	7.7	2.2
	1.3	.4	29.5	22.0	64.5	15.8	2.2	1.4	7.3	7.4	6.2	1.6
	1.2	.4	25.1	23.1	79.7	23.1	2.1	1.5	6.0	6.3	5.4	2.0
	1.2	.3	30.0	23.4	91.1	17.4	2.5	1.5	8.0	6.9	2.9	—(2)

(1) Revised.
(2) Not available.

TABLE 23.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA,
1946—SEPTEMBER, 1947.—Continued.
(In Units Specified)

Period	Bath Tubs		Sinks		Gypsum Wallboard		Gypsum Lath		Gypsum Plaster		Rock Wool Batts	
	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month
1946	4.4	2.3	9.3	3.0	13.1	1.5	6.7	.5	6.5	.8	3.2	.2
	4.4	2.3	9.7	3.7	13.6	1.3	5.7	1.6	6.3	.9	3.4	.3
	4.9	2.0(1)	8.6	3.7	16.0(1)	1.5	7.2	.8	9.6	.6	4.0	.2
	4.7(1)	1.8(1)	10.7	3.8	15.9	1.2	7.0	1.0	8.7	.6	3.7	.2
	4.6(1)	1.3(1)	10.0	2.5	17.7	1.7	7.0	.5	10.6	.5	2.9	.2
	4.6(1)	1.5(1)	8.9	2.7	16.3	1.5	6.3	.8	10.0	.5	4.2	.1
	4.0(1)	1.2(1)	7.3	2.4	15.8	1.4	6.8	1.1	9.8	.5	4.7	.4
	3.8	1.4(1)	6.5	8.4	17.4	1.7(1)	7.3	.8	8.6	.4	6.0	.2
	4.8(1)	1.4(1)	6.4	9.2	15.4	1.9	8.3	1.1	9.4	.1	5.4	.3
	5.7(1)	2.3(1)	9.1	10.2	19.1	1.7	8.7	1.6	10.2	.5	6.1	.3
	6.4(1)	1.6(1)	9.5	11.3	19.7	1.0	7.6	1.0	9.9	.6	5.8	.2
1947	5.7	1.1(1)	9.5	4.8	16.4	1.8	7.7	.7	10.3	.6	6.0	.4
	5.8	1.3	11.8	5.1	17.1	1.5	7.5	.7	8.9	.6	7.1	.5
	6.8(1)	1.3(1)	8.8	5.3	14.8	1.9(1)	8.0	.8	9.7	.6	6.9	.4
	6.8	1.3	12.8	4.2	18.4	2.0	8.7	.9	10.7	.6	6.9	.5
	7.4	1.8(1)	11.1	4.3	18.0	2.1(1)	9.3	.6	9.7	.5	7.4	.4
	7.6	1.3(1)	12.0	3.5	18.7	1.6	11.4	.8	12.7	.6	7.0	.6
	6.1	2.0	8.9	5.2	16.1	1.6	10.0	1.0	11.1	.7	6.5	.5
	5.2	2.2	5.7	6.8	16.2	1.6	6.7	1.2	10.5	.6	5.5	.5
	7.0	2.1	7.2	3.0	17.6	2.2	8.9	.5	12.4	.5	5.9	.5
	7.5	1.9	10.2	5.0	17.4	1.9	10.0	1.1	12.2	.6	6.9	.6

(1) Revised.

TABLE 23.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA,
1946—SEPTEMBER, 1947.—Continued.
(In Units Specified)

Period	Single Pole Switches		Outlet Boxes		Non-Metallic Sheathed Cable		Domestic Heating Boilers		Hot Water Storage Tanks		Electric Hot Water Tank Heaters		
	Thousands of Units		Thousands of Units		Millions of Feet		Thousands of Units		Thousands of Units		Thousands of Units		
	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	Sales	Stocks at End of Month	
1946	218.6	29.7	232.0	3.7	.1	.8	.2	10.0	0(1)	2.8	.5	0(1)	
	194.6	23.7	490.5	4.7	.2	.9	.2	5.3	0(1)	3.4	.1	0(1)	
	206.0	9.1	329.0	44.8	.1	1.0	.2	10.0	0(1)	6.8	.2	.2	
	176.4	30.9	327.9	77.5	.3	1.1	.3	11.4	.2	9.8	.6	.6	
	221.6	19.3	380.2	150.5	.2	.9	.3	13.3	.2	9.1	.2	.2	
	221.6	7.1	380.2	150.8	.3	.9	.3	11.7	.7	5.8	.8	.8	
	64.0	7.1	211.6	99.0	.2	.7	.3	10.7	.3	2.7	.2	.2	
	64.6	9.8	172.0	56.6	.3	.7	.3	10.5	.5	3.3	.1	.1	
	79.7	17.7	51.3	42.9	.3	.7	.2	4.2	.6	2.3	.2	.2	
	108.1	31.8	96.0	21.2	.4	.8	.3	10.1	.3	4.0	.4	.4	
	141.8	31.2	266.4	42.8	4.9	.3	1.1	0(1)	16.1	.5	2.9	.2	.2
	138.2	14.9	181.1	26.5	4.1	1.0	1.2	0(1)	11.2	.1	2.9	.8	.8
1947	167.6	17.6	328.1	33.2	6.2	1.1	.9	0(1)	12.6	.1	5.3	.5	
	157.4	20.9	363.6	27.8	5.4	.7	1.5	0(1)	15.0	0(1)	4.7	1.0	
	157.4	21.1	363.6	27.8	6.1	.5	1.5	0(1)	12.5	.2	6.3	.4	
	197.9	15.2	365.0	19.6	5.6	.2	1.4	0(1)	14.9	0(1)	4.9	.5	
	235.4	27.2	408.7	19.8	6.5	.4	1.4	0(1)	13.2	.3	6.8	1.4	
	238.1	29.5	276.4	56.2	5.2	.4	1.2	0(1)	14.1	.3	5.7	2.3	
	156.7	13.6	422.6	21.6	5.0	.4	.9	0(1)	11.0	0(1)	8.4	2.3	
	143.2	29.2	343.8	34.6	4.6	.3	1.3	0(1)	9.6	.2	5.5	2.0	
	207.7	13.3	413.7	44.3	5.8	.3	1.4	0(1)	14.5	.2	5.7	1.6	

(1) Indicates less than 30 units.

TABLE 24.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA,
1945—SEPTEMBER, 1947.
(In Units Specified)

Period	Glass	Rock Wool	Gypsum Plaster	Wallboard Building Board	Paints, Pigments and Varnishes
	Millions of Sq. Ft.	Thousands of Tons	Thousands of Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945					
1st Quarter	11.9	.8	.5	2.3	1,988
2nd Quarter	13.0	1.1	.8	2.6	2,340
3rd Quarter	8.3	.9	.8	2.8	2,101
4th Quarter	6.6	1.7	.8	4.4	2,231
Total, 1945	39.8	4.5	2.9	12.1	8,660
1946					
January	2.7	.9	.2	.8	855
February	2.2	.4	.2	1.1	787
March	2.8	.6	.3	1.5	846
1st Quarter	7.7	1.9	.7	3.4	2,488
April	3.4	.6	.4	1.6	914
May	2.5	.7	.2	1.4	952
June	3.2	.3	.3	1.6	838
2nd Quarter	9.1	1.6	.9	4.6	2,704
July	2.8	.4	.5	1.3	700
August	3.6	.3	.5	1.9	601
September	5.4	.4	.5	1.8	567
3rd Quarter	11.8	1.1	1.5	5.0	1,868
October	4.3	.4	.6	1.8	679
November	7.6	.5	1.2	1.5	828
December	3.2	.4	2.7	2.4	869
4th Quarter	15.1	1.3	4.5	5.7	2,376
Total, 1946	43.7	5.9	7.6	18.7	9,436
1947					
January	5.2	.5	1.2	3.4	926
February	3.7	.3	1.2	3.9	922
March	5.8	.6	1.1	4.8	1,042
1st Quarter	14.7	1.4	3.5	12.1	2,890
April	5.6	.3	.6	3.8	1,204
May	7.4	.3	1.0	3.6	1,182
June	4.9	.1	1.1	2.9	1,011
2nd Quarter	17.9	.7	2.7	10.3	3,398
July	7.1	.2	1.1	3.1	1,301
August	5.6	.3	.9	2.8	1,028
September	5.9	.4	.5	2.6	1,030
3rd Quarter	18.6	.9	2.5	8.5	3,358

TABLE 25.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA,
1945—SEPTEMBER, 1947.
(In Units Specified)

Period	Lumber	Building Brick	Wire Nails and Spikes	Pulp and Fibre Wallboard	Paints, Pigments and Varnishes
	Millions of Ft. B.M.	Millions of Bricks	Tons	Millions of Sq. Ft. $\frac{1}{2}$ " Basis	(\$000)
1945					
1st Quarter	423.0	.1	211.1	8.8	905
2nd Quarter	438.3	.7	156.4	12.7	1,038
3rd Quarter	540.6	1.3	207.9	11.2	1,040
4th Quarter	599.0	1.6	238.2	12.6	990
Total, 1945	2,000.9	3.7	813.6	45.3	3,973
1946					
January	145.5	.1	105.2	3.2	310
February	128.0	.2	117.4	2.1	198
March	152.8	.2	161.0	1.7	322
1st Quarter	426.3	.5	383.6	7.0	830
April	143.1	.4	73.8	1.4	240
May	144.8	.6	230.4	2.4	458
June	101.1	1.3	65.1	.7	259
2nd Quarter	389.0	2.3	369.3	4.5	958
July	172.3	.7	145.0	2.4	294
August	170.2	.9	364.7	5.0	524
September	221.7	.5	5.7	5.4	365
3rd Quarter	564.2	2.1	515.4	12.8	1,183
October	253.1	.5	.9	3.9	430
November	238.4	.5	.4	4.0	548
December	212.3	.2	.9	3.9	458
4th Quarter	703.8	1.2	2.2	11.8	1,436
Total, 1946	2,083.3	6.1	1,270.5	36.1	4,407
1947					
January	180.4	.4	0	3.8	529
February	205.3	.1	2.7	3.2	366
March	234.7	.1	3.9	1.6	573
1st Quarter	620.4	.6	6.6	8.6	1,468
April	207.1	.1	1.4	3.0	471
May	168.7	.4	4.5	8.2	774
June	194.0	.3	.3	5.3	1,008
2nd Quarter	569.8	.8	6.2	16.5	2,253
July	210.5	.4	2.7	5.3	519
August	235.3	.5	2.2	4.3	592
September	259.3	.4	4.3	4.1	561
3rd Quarter	705.1	1.3	9.2	13.7	1,672

SECTION 6.
BUILDING LABOUR

TABLE 26.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND
INDEXES OF EMPLOYMENT IN THE BUILDING AND ALL INDUSTRIES, CANADA,⁽¹⁾
1945—OCTOBER, 1947.

As at Beginning of Month	BUILDING INDUSTRY			Indexes of Employment 1935-1939=100	
	Number of Persons Employed	Aggregate Weekly Payroll (\$000)	Average Weekly Earnings \$	Building Industry	All Industries
1945—January	38,320	1,172	30.59	148.8	166.1
February	36,650	1,242	33.88	142.1	164.8
March	35,895	1,253	34.91	139.0	164.1
April	36,601	1,230	33.62	141.4	162.9
May	37,747	1,301	34.46	145.9	161.6
June	40,084	1,368	34.12	154.7	161.5
July	43,554	1,472	33.80	168.0	161.6
August	45,518	1,562	34.32	175.7	161.2
September	50,904	1,753	34.45	196.5	159.2
October	54,419	1,885	34.64	208.3	155.4
November	59,584	2,083	34.96	229.3	157.7
December	60,990	2,110	34.60	234.2	159.5
Annual Average	44,933	1,533	34.03	173.7	161.3
1946—January	53,774	1,571	29.21	206.2	154.9
February	54,050	1,828	33.83	207.1	154.0
March	52,812	1,826	34.57	201.8	153.8
April	55,083	1,905	34.58	210.0	155.6
May	58,566	1,956	33.40	223.3	155.9
June	64,018	2,093	32.70	243.8	156.5
July	69,201	2,311	33.40	263.6	159.9
August	72,849	2,522	34.62	276.9	159.1
September	74,336	2,572	34.60	282.5	161.6
October	74,569	2,659	35.66	282.5	164.0
November	77,710	2,768	35.61	293.1	168.3
December	77,661	2,752	35.44	292.4	171.0
Annual Average	65,386	2,230	33.97	248.6	159.5
1947—January	71,688	2,222	30.99	268.1	166.7
February	72,362	2,583	35.69	269.7	166.4
March	73,800	2,730	36.99	274.6	166.1
April	76,642	2,765	36.07	285.1	166.4
May	79,900	2,995	37.48	297.0	165.4
June	85,588	3,174	37.08	317.6 ⁽²⁾	169.9
July ⁽²⁾	91,040	3,367	36.98	338.3	174.5
August	97,692	3,755	38.44	358.2	177.4
September	101,173	3,907	38.61	370.0	177.9
October ⁽³⁾	102,618	4,054	39.50	375.3	179.2

(1) As reported by employers with 15 or more employees.

(2) Revised.

(3) Preliminary.

TABLE 27.— NUMBER OF HOURLY WAGE-EARNERS, AVERAGE AND TOTAL
NUMBERS OF HOURS WORKED PER WEEK, AVERAGE HOURLY AND
WEEKLY EARNINGS, BUILDING INDUSTRY, CANADA,⁽¹⁾
1945—SEPTEMBER, 1947.

As at Beginning of Month	Number of Hourly (2) Wage-Earners	Average Number of Hours Worked Per Week	Total Number of Hours Worked Per Week (Thousands)	Average Hourly Earnings (Cents)	Average Weekly Earnings \$
1945—January	23,344	35.1	819	79.6	27.94
February	24,297	40.6	986	81.1	32.93
March	24,301	41.4	1,006	82.1	33.99
April	26,009	39.6	1,030	81.2	32.16
May	27,532	40.7	1,121	81.8	33.29
June	29,913	40.5	1,211	81.1	32.85
July	33,083	40.9	1,353	79.9	32.68
August	35,298	41.6	1,468	79.4	33.03
September	38,562	41.3	1,593	79.6	32.89
October	42,895	41.3	1,772	81.4	33.62
November	46,678	41.2	1,923	81.7	33.66
December	47,791	41.0	1,959	81.7	33.50
Annual Average	33,770	40.4	1,364	80.9	32.68
1946—January	42,642	32.5	1,386	82.3	26.75
February	43,339	38.8	1,682	82.8	32.13
March	41,896	39.8	1,667	83.1	33.07
April	44,395	40.2	1,785	82.3	33.08
May	47,200	38.7	1,827	82.0	31.73
June	51,705	37.4	1,934	82.2	30.74
July	56,025	38.4	2,151	82.8	31.80
August	58,757	40.4	2,374	82.7	33.41
September	59,934	39.5	2,367	83.7	33.06
October	59,809	40.1	2,398	85.3	34.21
November	62,206	39.7	2,470	85.8	34.06
December	63,090	39.5	2,492	86.0	33.97
Annual Average	52,583	38.7	2,035	83.4	32.28
1947—January	58,032	32.8	1,903	86.3	28.31
February	58,787	38.9	2,287	87.6	34.08
March	59,795	40.1	2,398	88.2	35.37
April	62,304	38.9	2,424	88.1	34.27
May	65,549	39.7	2,602	89.3	35.45
June	71,053	39.1	2,778	90.9	35.54
July	75,029	38.8	2,911	90.7	35.19
August	79,219	40.5	3,208	91.4	37.02
September ⁽³⁾	83,595	40.0	3,344	92.9	37.16

(1) As reported by employers with 15 or more employees.

(2) Refers to employees paid by the hour (see p. 76).

(3) Preliminary.

TABLE 28.—EMPLOYMENT AND UNEMPLOYMENT IN THE CONSTRUCTION AND ALL INDUSTRIES, CANADA, QUARTERLY, NOVEMBER, 1945—AUGUST, 1947.⁽¹⁾

Week Ending	Persons Employed (Thousands)		Persons Unemployed (Thousands)	
	Construction Industry	All Industries	Construction Industry	All Industries
1945—November 17	184	4,326	13	172
1946—February 23	154	4,312	21	213
June 1	241	4,702	8	126
August 31	267	4,860	9	117
November 9	244	4,733	13	115
1947—March 1	187	4,565	21	141
May 31	254	4,821	8	91
August 16	283	5,008	8	73

(1) Estimates (see p. 76).

TABLE 29.—UNFILLED VACANCIES AND UNPLACED APPLICANTS
IN CONSTRUCTION OCCUPATIONS, CANADA,
1946—OCTOBER, 1947.

As at Date of Reporting Closest to End of Month	Bricklayers	Carpenters	Painters	Plasterers	Other Skilled and Semi-Skilled Construction Workers	Total Skilled and Semi-Skilled Construction Workers	Unskilled Construction Workers	Total Construction Workers		Unfilled Vacancies	Unplaced Applications
								Vacancies	Unplaced Applications		
1946	630	285	931	7,904	152	3,758	105	124	258	1,448	1,061
	537	309	1,007	9,805	297	3,945	99	129	235	1,690	187
	689	254	1,682	9,497	641	3,357	162	92	237	1,806	370
	782	176	3,138	6,721	1,130	1,866	243	59	230	1,634	614
	862	112	3,333	3,995	1,074	1,205	211	46	254	1,279	646
	949	120	3,334	3,073	839	809	218	56	270	1,027	592
	806	129	3,585	2,464	645	933	191	38	279	1,012	550
	750	115	3,297	2,064	414	869	212	20	277	846	594
	850	114	3,168	1,963	373	885	189	37	365	739	489
	954	63	2,935	1,902	198	1,468	185	29	326	671	373
	922	111	1,879	2,765	98	2,334	169	38	323	662	409
1947	783	222	847	4,970	59	3,369	159	81	295	926	172
	631	352	530	8,173	104	4,080	134	104	222	1,098	155
	631	352	758	8,952	127	3,489	161	80	220	700	102
	804	299	1,142	7,971	230	2,760	212	72	243	1,064	1,251
	735	242	1,615	6,313	349	1,872	135	50	238	717	854
	659	121	2,322	3,317	663	851	190	24	309	555	459
	674	90	2,864	1,912	578	547	139	32	383	397	511
	650	56	3,152	1,362	507	537	148	12	349	344	503 ⁽¹⁾
	687	49	3,068	1,147	404	556	170	19	463	280	514
	567	54	3,236	1,195	253	675	246	5	582	245	499
	614	64	2,916	1,345	180	1,041	233	10	499	232	414

(1) Revised.

TABLE 30. NUMBER OF MALE WORKERS IN CONSTRUCTION OCCUPATIONS APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS AND ESTABLISHING BENEFIT YEARS, CANADA,
1946 — SEPTEMBER, 1947.

Date	Bricklayers	Carpenters	Painters	Plasterers	Plumbers	Electricians	Other Construction Workers ⁽¹⁾	Total Construction Workers
								Construction Workers ⁽¹⁾
1946—January...	111	3,009	1,062	57	294	380	258	5,171
February...	69	2,380	733	26	315	393	244	4,160
March...	40	1,533	386	17	316	426	159	2,877
April...	9	508	159	5	168	226	54	1,129
May...	7	359	104	3	111	184	39	807
June...	6	392	78	2	111	147	36	772
July...	9	222	119	2	79	148	48	627
August...	7	244	169	2	76	130	41	669
September...	6	287	288	3	62	162	47	855
October...	2	307	444	8	83	203	44	1,091
November...	19	695	922	10	72	128	92	1,938
December...	31	1,878	1,154	15	117	155	187	3,537
Total, 1946...	316	11,814	5,618	150	1,804	2,682	1,249	23,633
1947—January...	83	3,376	1,192	37	231	233	351	5,503
February...	73	2,474	667	23	230	222	208	3,897
March...	50	1,726	373	14	237	203	102	2,705
April...	13	856	242	8	170	198	51	1,538
May...	11	463	153	5	127	125	56	940
June...	3	278	75	6	89	99	48	598
July...	7	198	85	1	69	116	20	496
August...	5	146	81	5	57	82	26	402
September...	10		202	4	56	100		540

(1) Comprises foremen, inspectors, managers, structural iron workers, and other construction occupations.

TABLE 31.—UNEMPLOYMENT IN CONSTRUCTION OCCUPATIONS, PERCENTAGE OF TRADE UNION MEMBERSHIP UNEMPLOYED, BY OCCUPATION, CANADA, QUARTERLY,
1945—SEPTEMBER, 1947.⁽¹⁾

As at End of Month	Bricklayers Masons, and Plasterers	Carpenters and Joiners	Painters Decorators, and Paperhanglers	Plumbers and Steamfitters			Other Construction Workers	All Construction Workers
				Electrical Workers	Plumbers and Steamfitters	Other Construction Workers		
1945								
March	8.4	1.7	.2	1.1	0	1.5	1.9	
June	.9	.2	0	.1	0	.6	.3	
September	.4	.6	.1	5.0	4.0	1.2	1.5	
December	2.7	3.6	5.0	4.7	2.5	2.9	3.5	
⑥ Annual Average	3.1	1.5	1.3	2.7	1.6	1.6	1.8	
1946								
March	3.9	3.2	.3	3.1	8.6	2.4	3.1	
June	.6	1.0	0	.5	.7	1.5	.8	
September	3.2	.4	.5	.1	2.5	1.0	.8	
December	2.2	3.6	7.7	.4	1.1	1.8	2.6	
Annual Average	2.5	2.1	2.1	1.0	3.2	1.7	1.8	
1947								
March	2.4	8.9	2.6	1.0	1.0	3.4	5.0	
June	1.0	.3	.2	.1	1.1	.4	.4	
September	.4	.7	.1	.1	.1	1.8	.8	

(1) For coverage, see p. 77.

TABLE 32.— VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES,
BY NUMBER IN TRAINING, CANADA, QUARTERLY, 1946—SEPTEMBER, 1947.⁽¹⁾

Trade and Type of Training	March 31, 1946	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946	March 31, 1947	June 30, 1947	Sept. 30, 1947
Bricklaying							
Vocational	366	472	435	386	460	255	129
Apprenticeship	124	169	160	263	463	547	612
Total	490	641	595	649	923	802	741
Carpentry							
Vocational	1,376	1,156	1,062	1,103	919	371	226
Apprenticeship	524	799	885	1,021	1,302	1,421	1,499
Total	1,900	1,955	1,947	2,124	2,221	1,792	1,725
Painting & Decorating							
Vocational	262	222	220	206	157	78	22
Apprenticeship	101	169	412	443	323	315	318
Total	363	391	632	649	480	393	340
Plastering							
Vocational	101	75	50	34	57	29	4
Apprenticeship	46	75	111	129	182	185	213
Total	147	150	161	163	239	214	217
Plumbing & Steam Fitting							
Vocational	682	593	537	410	351	185	87
Apprenticeship	605	779	912	1,097	1,297	1,396	1,519
Total	1,287	1,372	1,449	1,507	1,648	1,581	1,606
Electrical							
Vocational	1,182	988	953	834	740	323	239
Apprenticeship	725	902	876	1,017	1,212	1,275	1,334
Total	1,907	1,890	1,829	1,851	1,952	1,598	1,573
Sheet Metal							
Vocational	385	299	188	131	122	50	14
Apprenticeship	306	385	342	409	558	571	599
Total	691	684	530	540	680	621	613
All Trades							
Vocational	4,354	3,805	3,445	3,104	2,806	1,291	721
Apprenticeship	2,431	3,278	3,698	4,379	5,337	5,710	6,094
Total	6,785	7,083	7,143	7,483	8,143	7,001	6,815

(1) Apprenticeship figures do not include Prince Edward Island which has no organized apprenticeship training and Quebec for which no reports on apprenticeship training are available.

TABLE 33.—IMMIGRATION OF CONSTRUCTION WORKERS,
BY TRADE, CANADA, 1945—SEPTEMBER, 1947.

	Bricklayers and Masons	Carpenters	Painters	Plasterers	Plumbers	Electricians	Total Skilled Construction Workers		Semi-skilled and Unskilled Construction Workers	Total Construction Workers
							31	65		
1945	8	264	30	2	31	—	400	400	—	400
1946	2	43	14	1	15	34	109	—	109	—
1st Quarter	5	63	12	1	11	40	132	11	143	11
2nd Quarter	4	67	22	3	18	35	149	21	170	21
3rd Quarter	10	94	32	3	20	60	219	19	238	19
Total, 1946	21	267	80	8	64	169	609	51	660	51
1947	2	25	12	—	5	11	55	10	65	10
January	5	16	10	1	4	25	61	7	68	7
February	4	37	7	2	9	18	77	11	88	11
March	11	78	29	3	18	54	193	28	221	28
1st Quarter	18	181	41	7	—	—	—	—	—	—
April	5	60	15	3	7	13	103	3	106	3
May	7	59	16	4	10	40	136	12	148	12
June	6	62	10	—	11	35	124	17	141	17
2nd Quarter	18	181	41	7	28	88	363	32	395	32
July	12	54	16	—	8	25	115	19	134	19
August	26	97	18	5	28	62	236	45	281	45
September	16	77	29	14	20	92	248	61	309	61
3rd Quarter	54	228	63	19	56	179	599	125	724	125

TABLE 34.—STRIKES IN THE BUILDING INDUSTRY, CANADA,
1945—SEPTEMBER, 1947.

Period	Strikes	Establishments	Workers	Time Lost in Working Days
	Number	Number	Number	
1945—January.....	—	—	—	—
February.....	—	—	—	—
March.....	1	8	40	100
April.....	—	—	—	—
May.....	1	1	127	35
June.....	—	—	—	—
July.....	1	16	75	1,050
August.....	1	16	75	825
September.....	1	1	41	775
October.....	1	1	42	63
November.....	—	—	—	—
December.....	—	—	—	—
Total, 1945 ⁽¹⁾	5	12	325	2,848
1946—January.....	1	1	40	200
February.....	—	—	—	—
March.....	1	12	100	960
April.....	3	41	278	2,520
May.....	2	26	310	2,230
June.....	—	—	—	—
July.....	—	—	—	—
August.....	—	—	—	—
September.....	2	4	61	213
October.....	1	1	50	35
November.....	2	2	77	77
December.....	1	1	76	300
Total, 1946 ⁽¹⁾	12	76	892	6,535
1947—January.....	—	—	—	—
February.....	1	7	132	396
March.....	1	1	50	40
April.....	3	8	269	800
May.....	11	272	2,998	18,902
June.....	8	86	1,090	4,000
July.....	2	2	57	240
August.....	3	5	224	354
September.....	1	15	350	700

(1) Since some strikes overlap from one month into another, annual totals of the number of strikes, number of establishments, and number of workers involved, need not equal the sums of the respective monthly figures.

SECTION 7
BUILDING COSTS

TABLE 35.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA,
1945—OCTOBER, 1947.
(1935-1939 = 100)

Period	Lumber	Cement	Brick	Glass	Plaster	Nails	Steel Pipe	Range Boilers	Paint Materials	Composite Index of Building Materials	Composite Index of All Commodities
1945, Annual Average...	179.9	102.1	110.5	172.8	104.4	104.8	147.4	107.0	120.9	144.8	134.4
1946—January.....	181.5	101.8	110.5	172.8	104.4	104.8	147.4	107.0	118.6	145.6	135.7
February.....	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	136.5
March.....	182.2	101.8	110.5	172.8	104.4	116.8	147.4	107.0	118.6	146.0	137.0
April.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.4
May.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	140.9
June.....	191.0	101.8	110.5	172.8	104.4	123.7	156.8	114.4	118.6	152.6	141.6
July.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	118.6	151.8	142.1
August.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.3	153.3	141.7
September.....	189.1	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.0	153.6	141.6
October.....	191.5	101.7	110.5	172.8	104.4	123.7	156.8	114.4	132.6	154.7	143.8
November.....	200.9	101.7	110.5	172.8	104.4	123.7	156.8	114.4	141.5	160.3	144.8
December.....	200.9	101.7	110.5	172.8	104.4	123.7	156.8	114.4	144.1	161.2	145.3
Annual Average...	190.0	101.8	110.5	172.8	104.4	121.0	154.5	112.5	126.0	152.5	140.9
1947—January.....	212.4	101.7	114.0	172.8	104.4	123.7	173.8	114.4	157.0	168.7	148.2
February.....	216.4	104.2	114.0	172.8	104.4	123.7	173.8	114.4	173.4	172.4	153.3
March.....	216.4	104.2	114.0	172.8	104.4	123.7	173.8	121.2	173.4	172.4	156.2
April.....	216.4	106.1	114.0	172.8	104.4	123.7	173.8	121.2	170.7	173.4	159.5
May.....	236.8	106.1	125.2	172.8	104.4	123.7	173.8	121.2	170.7	173.4	162.6
June.....	242.0	106.1	125.2	172.8	104.4	140.9	173.8	121.2	173.3	186.6	165.8
July.....	243.8	106.1	125.2	182.4	104.4	140.9	173.8	121.2	173.3	188.3	167.5
August.....	248.7	108.9	125.2	182.4	104.4	140.9	173.8	121.2	173.0	190.8	168.7
September.....	250.7	108.9	125.2	182.4	104.4	140.9	187.8	121.2	194.3	173.6	173.6
October.....	283.9	108.9	125.2	182.4	112.3	149.5	187.8	121.2	202.1	210.9	180.8

TABLE 36.—AVERAGE HOURLY WAGE RATES IN CONSTRUCTION OCCUPATIONS, CANADA,⁽¹⁾
1945—SEPTEMBER, 1947.

Period	Bricklayers and Masons	Carpenters	Painters	Plasterers	Plumbers	Electricians	Sheet Metal Workers	All Skilled Construction Workers ⁽²⁾		Unskilled Construction Workers	All Construction Workers ⁽²⁾
								\$	\$		
1945	\$ 1.19	1.03	\$.90	\$ 1.13	\$ 1.10	\$ 1.08	\$ 1.02	\$ 1.06	\$.64	\$.96	
											1.05
1946	1.31	1.13	.98	1.22	1.21	1.19	1.12	1.16	.68		
1947 ⁽³⁾											
March	1.35	1.13	.98	1.31	1.21	1.19	1.12	1.17	.69	1.06	
June	1.41	1.20	1.03	1.35	1.29	1.23	1.19	1.24	.72	1.12	
September	1.44	1.23	1.04	1.35	1.29	1.26	1.22	1.26	.74	1.14	

(1) Figures given represent weighted averages of rates paid in 15 Canadian cities and their environs (see p. 78).

(2) Weighted averages (see p. 78).

(3) Preliminary.

TABLE 37.—INDEXES OF COST OF LIVING AND RENT, CANADA,
1945—OCTOBER, 1947.
(1935-1939 = 100)

As at Beginning of Month	Cost of Living	Rent
1945—January.....	118.6	112.0
February.....	118.6	112.0
March.....	118.7	112.0
April.....	118.7	112.0
May.....	119.0	112.1
June.....	119.6	112.1
July.....	120.3	112.1
August.....	120.5	112.1
September.....	119.9	112.1
October.....	119.7	112.3
November.....	119.9	112.3
December.....	120.1	112.3
Annual Average.....	119.5	112.1
1946—January.....	119.9	112.3
February.....	119.9	112.3
March.....	120.1	112.3
April.....	120.8	112.3
May.....	122.0	112.6
June.....	123.6	112.6
July.....	125.1	112.6
August.....	125.6	112.6
September.....	125.5	112.6
October.....	126.8	113.4
November.....	127.1	113.4
December.....	127.1	113.4
Annual Average.....	123.6	112.7
1947—January.....	127.0	113.4
February.....	127.8	113.4
March.....	128.9	113.4
April.....	130.6	113.4
May.....	133.1	115.4
June.....	134.9	117.8
July.....	135.9	117.8
August.....	136.6	117.8
September.....	139.4	117.8
October.....	142.2	119.9

TABLE 38.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA,
1945—OCTOBER, 1947.
(1935-1939 = 100)

As at End of Month	Building Materials	All Industrial
1945—January.....	102.4	83.6
February.....	103.0	87.5
March.....	102.6	88.2
April.....	104.7	89.0
May.....	107.8	92.4
June.....	116.9	95.7
July.....	117.1	93.3
August.....	118.2	93.0
September.....	122.2	95.6
October.....	127.4	98.4
November.....	131.3	102.0
December.....	138.5	105.8
Annual Average.....	116.0	93.7
1946—January.....	149.0	116.0
February.....	150.5	113.8
March.....	148.6	110.9
April.....	160.6	117.6
May.....	164.0	117.7
June.....	167.0	116.7
July.....	157.3	112.6
August.....	154.1	110.4
September.....	137.1	97.4
October.....	133.9	95.0
November.....	134.9	95.3
December.....	138.4	99.3
Annual Average.....	149.6	108.6
1947—January.....	142.0	99.2
February.....	145.3	102.4
March.....	140.2	99.2
April.....	136.8	97.7
May.....	136.4	97.6
June.....	135.8	98.6
July.....	136.6	100.6
August.....	135.0	98.8
September.....	132.9	97.2
October.....	133.9	99.0

PART III
SOURCES AND EXPLANATORY NOTES

SOURCES AND EXPLANATORY NOTES

Sources and explanatory notes are organized in the order of the factual material referred to in Parts I and II. Where figures are rounded to nearest thousand or million, totals do not necessarily equal the sum of their constituent items. Frequent references are made to the Dominion Bureau of Statistics and its publications. For the sake of brevity, the Dominion Bureau of Statistics is referred to as "D.B.S."

PART I CHARTS

FIGURE 1.—VALUE OF JOINT LOANS APPROVED, NATIONAL HOUSING ACT, 1944, 1946-1947.

Chart based on data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

FIGURE 2.—VOLUME OF PRODUCTION OF TWENTY-EIGHT BUILDING MATERIALS, FIRST NINE MONTHS, 1946 AND 1947.

Chart based on data shown in Table 22.

FIGURE 3.—INDEXES OF EMPLOYMENT IN THE BUILDING INDUSTRY AND ALL INDUSTRIES, 1939-1947.

Data obtained from monthly issues of *The Employment Situation*, D.B.S. Data converted from a 1926 to a 1935-1939 base.

FIGURE 4.—INDEXES OF WHOLESALE PRICES OF BUILDING MATERIALS AND WAGE RATES IN THE CONSTRUCTION INDUSTRY, 1939-1947.

Data on building material prices obtained from monthly issues of *Prices and Price Indexes*, D.B.S. Data to 1945 on wage rates obtained from *Wage Rates and Hours of Labour in Canada, 1945*, Department of Labour. Data for 1946 on wage rates obtained by courtesy of the Research and Statistics Branch, Department of Labour. Data for 1947 obtained by courtesy of the Industrial Relations Branch, Department of Labour.

PART II TABULAR MATERIAL

TABLE 1.—REGISTRATIONS OF BIRTHS, DEATHS AND MARRIAGES IN CITIES, TOWNS AND VILLAGES WITH POPULATION OF 10,000 AND OVER, CANADA, 1945—SEPTEMBER, 1947.

Data obtained from monthly issues of *Registrations of Births, Deaths and Marriages*, D.B.S.

These data are compiled by D.B.S. from information submitted by the Provincial Divisions of Vital Statistics and the local registrars and provide a current index of the incidence of births, deaths and marriages throughout Canada.

- (1) The total population of cities, towns and villages of 10,000 and over at the 1941 census was 4,433,446 or 38.5 per cent of the total population of Canada at that time.
- (2) Data for 1945 do not include July registrations of births, deaths and marriages for Glace Bay.
- (3) Data for 1946 do not include marriage registrations for October for Peterborough.
- (4) Data for 1947 do not include marriage registrations for Cornwall in January and Pembroke in September.

TABLE 2.—NEW RESIDENTIAL CONSTRUCTION, BUILDING PERMITS ISSUED IN 204 MUNICIPALITIES, CANADA, 1945—SEPTEMBER, 1947.

Data for 1945-February, 1947, obtained from annual and monthly issues of the *Report of Building Permits Issued in Canada*, published by the Construction Branch, D.B.S.

Data for March-September, 1947, compiled by Economic Research Division, Central Mortgage and Housing Corporation from returns made by municipalities to D.B.S.

- (1) The 204 municipalities reporting to D.B.S. represent approximately 5,257,000 persons, or 46 per cent of the total population of Canada (as at date of the 1941 Census).
- (2) The number of new dwelling units shown in Table 2 includes conversions.
- (3) Monthly data for 1946 based upon complete returns from 204 municipalities.
- (4) Monthly data for 1947 based on returns from the following number of municipalities: January and February 204; March 203; April 204; May 204; June 203; July 203; August 199; September 195.

TABLE 3.—NEW RESIDENTIAL CONSTRUCTION, CONSTRUCTION CONTRACTS AWARDED, CANADA, 1945-OCTOBER, 1947.

Data obtained from monthly issues of *The Building Reporter*, published by Hugh C. MacLean Publications Limited, Toronto.

Contracts awarded may be used as an indicator of trends, especially in conjunction with the series on building permits issued; but they are liable to misinterpretation if used as indicators of total volume of residential activity. They relate only to projected work which may or may not be commenced. Coverage is apt to vary over a period of time.

Data on the number of *new housing units* estimated to be involved in contract awards for apartments which replace the series on *apartment blocks* shown in *The Building Reporter* have been derived by the application of a conversion factor to the value of contract awards for apartments made during the periods shown. This has been done to make the data more comparable with the series on building permits issued.

The conversion factor used is simply the average construction cost per dwelling unit of an apartment of the solid masonry type (brick facing and masonry blocks) prevailing throughout Canada during the first six months of 1946 as outlined in the study *Manpower and Material Requirements for a Housing Program in Canada*, Department of Reconstruction and Supply, Ottawa, 1946, pp. 40-41. 1946 construction costs for the unit are estimated at \$6,053, of which \$3,178 are material costs, \$2,270 are on-site labour costs and \$605 are overhead and profits. For the 1947 conversion factor, this 1946 figure was adjusted monthly according to variations in the wholesale price index of building materials. Additional adjustments were made in the months of March, June and September in accordance with quarterly estimates of changes in building labour wage rates.

TABLE 4.—NUMBER OF NEW DWELLING UNITS STARTED, COMPLETED, AND UNDER CONSTRUCTION IN METROPOLITAN AREAS AND MUNICIPALITIES OF 5,000 POPULATION AND OVER, CANADA, JANUARY—OCTOBER, 1947.

Data compiled by Construction Division, Program Section, Central Mortgage and Housing Corporation, based on monthly surveys conducted by the field staffs of Central Mortgage and Housing Corporation.

Housing Enterprises starts during 1947 are for construction commitments undertaken in 1946.

TABLE 5.—HOUSING UNITS COMPLETED IN CANADA, 1945 AND 1946, AND IN 271 MUNICIPALITIES, 1945 AND FIRST NINE MONTHS, 1946 AND 1947.

Data obtained from *Dwelling Units and New Buildings Containing Dwelling Units Reported by Municipalities and Other Areas as Completed in the Nine Months Ending September 30, 1947*, and *Housing Statistics, 1946*, Public Finance Statistics Branch, D.B.S. Figure for completions in 271 municipalities during the full year, 1946, obtained by courtesy Public Finance Statistics Branch, D.B.S.

Data are provided in Table 5 for 271 municipalities which have made complete reports to D.B.S. for the first 9 months of both 1946 and 1947. On a population basis these 271 municipalities represent 46.3 per cent of the total population of incorporated municipalities in Canada.

TABLE 6.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, NUMBER AND AMOUNT OF GROSS LOANS APPROVED AND NUMBER OF HOUSING UNITS FINANCED, CANADA, FEBRUARY, 1945-OCTOBER, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 7.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, GROSS LOANS APPROVED BY TYPE OF PROJECT, CANADA, FIRST, SECOND AND THIRD QUARTERS, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 8.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, ANALYSIS OF GROSS LOANS APPROVED SHOWING AVERAGE ESTIMATED COST, LENDING VALUE, AMOUNT OF LOAN, FLOOR AREA, AND CONSTRUCTION COST PER SQUARE FOOT, BY TYPE OF HOUSING UNIT, CANADA, SECOND AND THIRD QUARTERS, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

TABLE 9.—LENDING OPERATIONS UNDER THE NATIONAL HOUSING ACT, 1944, HOME EXTENSIONS LOAN GUARANTEES APPROVED, CANADA, APRIL, 1946—SEPTEMBER, 1947.

Data compiled by Mortgage Division, Central Mortgage and Housing Corporation.

TABLE 10.—OPERATIONS UNDER THE EMERGENCY SHELTER REGULATIONS, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND FINANCIAL ASSISTANCE GRANTS, CANADA, DECEMBER 19, 1944—SEPTEMBER 30, 1947.

Data compiled by Emergency Shelter Division, Central Mortgage and Housing Corporation.

TABLE 11.—OPERATIONS UNDER WARTIME HOUSING LIMITED, COMPLETED CONSTRUCTION AND ACTUAL EXPENDITURE, CANADA, APRIL, 1941—SEPTEMBER, 1947.

Data to June 30, 1947, compiled by Wartime Housing Division, Central Mortgage and Housing Corporation. Data for third quarter, 1947, compiled by Economic Research Division, from data provided by Wartime Housing Division, Central Mortgage and Housing Corporation.

For the period 1941-1944, the number of projects refers to completed projects. Data for 1945, 1946 and 1947, however, merely refer to the number of projects in which units have been completed during the period. For this reason, no totals are shown of projects for this period.

The numbers of housing units completed during the months of January, February, April, May, June, 1947, are revised figures as provided by the Wartime Housing Division, Central Mortgage and Housing Corporation.

TABLE 12.—OPERATIONS UNDER WARTIME HOUSING LIMITED, CONSTRUCTION IN PROGRESS, BY UNITS, CANADA, 1945—OCTOBER, 1947.

Data to April, 1947, compiled by Wartime Housing Division, Central Mortgage and Housing Corporation. Data for May to October, 1947, compiled by Economic Research Division from data provided by Construction Division, Program Section, Central Mortgage and Housing Corporation.

TABLE 13.—OPERATIONS UNDER WARTIME HOUSING LIMITED, HOUSING UNITS UNDER CONSTRUCTION, BY TWENTY-THREE STAGES OF CONSTRUCTION, CANADA, SEPTEMBER, 1946, JUNE AND SEPTEMBER, 1947.

Data for September, 1946, compiled by Economic Research Division from data supplied by Wartime Housing Division, and data for June and September, 1947, compiled by Economic Research Division, from data supplied by Construction Division, Program Section, Central Mortgage and Housing Corporation.

TABLE 14.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942, NUMBER AND AMOUNT OF GRANTS, LOANS AND APPROPRIATIONS APPROVED, BY TYPE OF PROJECT, CANADA, SEPTEMBER 23, 1943—SEPTEMBER 30, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

Data cover housing operations only under the Veterans' Land Act, 1942, from date of the first loan approved, September 23, 1943, to September, 1947. Operations prior to September 23, 1943, consisted largely of land and building material acquisitions for future operations.

TABLE 15.—OPERATIONS UNDER THE VETERANS' LAND ACT, 1942, COMPLETED CONSTRUCTION, CONSTRUCTION IN PROGRESS AND EXPENDITURE BY TYPE OF PROJECT, CANADA, SEPTEMBER 23, 1943—SEPTEMBER 30, 1947.

Special compilation by the Statistical Division, Administrative Services, Veterans' Land Act, Department of Veterans' Affairs.

TABLE 16.—LENDING OPERATIONS UNDER THE CANADIAN FARM LOAN ACT, 1927, CANADA, MAY, 1929—SEPTEMBER, 1947,

Special compilation by the Canadian Farm Loan Board, Department of Finance.

TABLE 17.—LENDING OPERATIONS UNDER THE FARM IMPROVEMENT LOANS ACT, 1944, CANADA, MARCH, 1945—SEPTEMBER, 1947.

Special compilation by The Supervisor, The Farm Improvement Loans Act, Department of Finance.

TABLE 18.—NUMBER OF HOUSING UNITS FOR WHICH PRIORITY ASSISTANCE FOR BUILDING MATERIALS (A.P.H.'s), HAS BEEN APPROVED, BY TYPE OF PROJECT, CANADA, AUGUST 23, 1945—OCTOBER 31, 1947.

Data for August 23, 1945—July, 1947 compiled by Economic Research Branch, from data supplied by Priorities Branch, Department of Reconstruction and Supply. Data for August, September, and October, 1947, compiled by Priorities Branch, Department of Reconstruction and Supply.

TABLE 19.—APPROVED APPLICATIONS FOR DOUBLE DEPRECIATION ON RENTAL HOUSING PROJECTS, CANADA, JUNE—OCTOBER, 1947.

Data compiled by Economic Research Division, Central Mortgage and Housing Corporation.

July approvals include 88 units built by industry on its own land. Since there are no land costs on these units, the average land cost per unit is low at \$100 in July.

TABLE 20.—LOANS ON REAL ESTATE OUTSTANDING AT END OF YEAR, LIFE INSURANCE COMPANIES, LOAN COMPANIES AND TRUST COMPANIES WITH DOMINION REGISTRATION, CANADA, 1945-1946.

Data on life insurance companies for 1945 obtained from *Report of the Superintendent of Insurance of the Dominion of Canada, Life Companies*, 1945, and for 1946 from the *Abstract of Statements of Insurance Companies of Canada*, 1946, King's Printer, 1947. Data on trust and loan companies for 1945 obtained from *Report of the Superintendent of Insurance of the Dominion of Canada, Loan and Trust Companies*, and for 1946 from the published financial statements of the companies. Data for all lending institutions in 1946 are preliminary and subject to revision. Mortgage loans and sale agreements held abroad by Canadian companies have been excluded.

- (1) Data refer to all real estate transactions, residential, industrial, commercial and other types, both urban and rural, conducted in Canada.
- (2) Data on life insurance companies include Canadian, British, and foreign life insurance companies with Dominion registration.
- (3) Data on loan companies include loan companies with Dominion registration and companies incorporated by the Provincial Government of Nova Scotia but inspected by the Dominion Department of Insurance.
- (4) Data on trust companies include trust companies with Dominion registration and companies incorporated by the Provincial Governments of Nova Scotia, New Brunswick and Manitoba but inspected by the Dominion Department of Insurance.
- (5) Data on trust companies refer to real estate investments made out of company and guaranteed funds only, and do not include real estate investments made out of estates, trusts, and agency funds.
- (6) Data for 1945 refer to 63 institutions comprising 36 life insurance companies, 7 loan companies and 20 trust companies reporting loans on real estate outstanding at the end of the

year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.

(7) Data for 1946 refer to 65 institutions comprising 36 life insurance companies, 7 loan companies and 22 trust companies reporting loans on real estate outstanding at the end of the year. In addition there were 21 life insurance companies and 2 trust companies with no such loans.

TABLE 21.—LOANS FOR BUILDING PURPOSES AND OTHER LOANS MADE BY CHARTERED BANKS, CANADA, 1945-1946.

Data obtained from monthly issues of *Statistical Summary*, Bank of Canada. Data for year 1945 obtained from January, 1946 issue and for 1946 from December, 1946—January, 1947 issues.

(1) This classification of bank loans in Canada was commenced in 1934 in pursuance of an amendment to the Bank Act of 1934, and is prepared on the basis of loans outstanding as at October 31st of each year.
(2) 'Building Loans' refers to loans to building contractors and other persons or firms for building purposes.

TABLE 22.—VOLUME OF PRODUCTION OF SELECTED BUILDING MATERIALS, CANADA, 1945—SEPTEMBER, 1947.

Data for cement, flue linings, vitrified sewer pipe, builders' hardware, cast-iron soil pipe and fittings, steel pipe tubes and fittings, wire nails and spikes, rock wool, gypsum lath, gypsum wallboard, gypsum plaster, domestic heating boilers, cast-iron radiators, hot water storage tanks, electric hot tank heaters, single-pole switches, duplex receptacles, outlet boxes, non-metallic sheathed cable, bath tubs, sinks and wash basins, obtained by courtesy of Mining, Metallurgical and Chemical Section, D.B.S.

Data for building brick relate to face and common clay brick. Estimates prepared by the Economic Research Division, Central Mortgage and Housing Corporation, based on actual production reported to D.B.S. by producers accounting for approximately 97 per cent of total brick shipments during 1945.

Data for sawn lumber for 1945 obtained by courtesy of the Timber Controller, Department of Reconstruction and Supply. Preliminary monthly estimates for 1946 and the first six months of 1947 prepared by the Economic Research Branch, Department of Reconstruction and Supply, based on monthly production reports supplied by courtesy of the Forestry Statistics Section, D.B.S., and the Timber Controller, Department of Reconstruction and Supply. Estimates for July, August, and September, 1947, prepared by Forestry Statistics Section, D.B.S. Original monthly data from which 1946 estimates have been prepared represent 100 per cent coverage for British Columbia and partial coverage for the rest of Canada accounting for the following percentages of total production in that area during 1944: January, February, and March, 69 per cent; April, 68 per cent; May, 65 per cent; June and July, 64 per cent; August and September, 58 per cent; October, 55 per cent; November, 56 per cent; December, 54 per cent. Estimates for 1947 are based on 100 per cent coverage for British Columbia and partial coverage for the rest of Canada accounting for the following percentages of total production in that area during 1945: January, 64 per cent; February, 63 per cent; March, 62 per cent; April, 60 per cent; May, 59 per cent; June, 54 per cent; July, 54 per cent; August, 53 per cent; September, 53 per cent.

Data for wood fibre insulating board and 1947 data for asphalt products obtained by courtesy of the Forest Products Statistics Section, D.B.S. 1945 and 1946 data for asphalt products obtained from *Asphalt Roofing Industry*, March, 1946, and December, 1946, D.B.S.

Data for 1945 for warm air furnaces obtained from *Special Statement on Warm Air Furnaces*, D.B.S. Data for 1946 obtained by courtesy of the Mining, Metallurgical, and Chemical Section, D.B.S. Revised monthly estimates for 1947 prepared by Economic Research Division, Central Mortgage and Housing Corporation, based on returns made to D.B.S. from firms accounting for about 89 per cent of production in 1946.

TABLE 23.—SALES AND STOCKS OF SELECTED BUILDING MATERIALS, CANADA, 1946—SEPTEMBER, 1947.

Data based on monthly reports supplied by courtesy of Mining, Metallurgical and Chemical Branch, D.B.S.

TABLE 24.—VOLUME OF IMPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945—SEPTEMBER, 1947.

Data obtained from monthly issues of *Trade of Canada—Imports Entered for Consumption*, Department of Trade and Commerce.

TABLE 25.—VOLUME OF EXPORTS OF SELECTED BUILDING MATERIALS, CANADA, 1945—SEPTEMBER, 1947.

Data obtained from monthly issues of *Trade of Canada—Exports—Canadian Produce*, Department of Trade and Commerce.

TABLE 26.—EMPLOYMENT AND WEEKLY PAYROLLS IN THE BUILDING INDUSTRY AND INDEXES OF EMPLOYMENT IN THE BUILDING AND ALL INDUSTRIES, CANADA, 1945—OCTOBER, 1947.

Compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers with 15 or more employees. Data on Indexes of Employment converted from 1926 to 1935-1939 base.

TABLE 27.—NUMBER OF HOURLY WAGE-EARNERS, AVERAGE AND TOTAL NUMBERS OF HOURS WORKED PER WEEK, AVERAGE HOURLY AND WEEKLY EARNINGS, BUILDING INDUSTRY, CANADA, 1945—SEPTEMBER, 1947.

Data compiled by the Employment and Payroll Statistics Branch, D.B.S., based on reports from employers having 15 or more employees. The figures are published monthly in the bulletin, *Statistics of Average Hours Worked and Average Hourly Earnings*, D.B.S.

Number of hourly wage-earners comprises workers who are employed by the hour and excludes salaried personnel and other employees whose earnings are not directly dependent on the number of hours worked. Consequently the total number of hourly wage-earners shown in this table is less than the number of persons employed as shown in the preceding Table, No. 26.

The statistics on hours worked include overtime as well as the hours put in by part-time and casual workers. Hours credited to persons on leave with pay are also included.

The average hourly and weekly earnings shown represent gross earnings before deduction for taxes, unemployment insurance, etc.

TABLE 28.—EMPLOYMENT AND UNEMPLOYMENT IN THE CONSTRUCTION AND ALL INDUSTRIES, CANADA, QUARTERLY, NOVEMBER, 1945—AUGUST, 1947.

The data in this table are based on the results of sample surveys undertaken by D.B.S. on an approximate quarterly basis. Results of these samples are published in periodic issues of *The Labor Force Bulletin*, D.B.S.

The estimates in Table 28 are subject to sampling error. In general, the smaller the estimate the larger the relative sampling error. In the case of unemployment estimates in the construction industry the percentage error is apt to be quite high, and reliance can be placed on these figures only with careful reservations. The coefficient of variation for estimates of employment in the construction industry is estimated at 6 per cent. Roughly this means that there are about two chances out of three that the sampling error will be less than 6 per cent; and about one chance in twenty that it will amount to more than 12 per cent.

It should be borne in mind that the construction industry referred to in Table 28, includes engineering as well as building construction, whereas the preceding tables, numbers 26 and 27, cover the building industry only.

TABLE 29.—UNFILLED VACANCIES AND UNPLACED APPLICANTS IN CONSTRUCTION OCCUPATIONS, CANADA, 1946—OCTOBER, 1947.

Compiled by the Research and Statistics Branch, Department of Labour, based on weekly reports submitted by local offices of the Unemployment Insurance Commission.

TABLE 30.—NUMBER OF MALE WORKERS IN CONSTRUCTION OCCUPATIONS APPLYING FOR UNEMPLOYMENT INSURANCE BENEFITS AND ESTABLISHING BENEFIT YEARS, CANADA, 1946—SEPTEMBER, 1947.

Data compiled by Unemployment Insurance Statistics Section, D.B.S.

The series on the number of male workers in the construction industry applying for unemployment insurance benefits and establishing benefit years may be used as an index

of unemployment supplementary to data shown in Tables 28, 29 and 31. A person who has made at least 180 days contributions into the Unemployment Insurance fund, during the two year period immediately preceding a claim for benefits, establishes a benefit year.

The chief limitations of the data in Table 30 as an index of unemployment are as follows: (1) coverage is confined to male workers in construction occupations who come under the terms of the Unemployment Insurance Act, 1941; these comprise employees on salary who earn less than \$2,400 annually, employees paid by the hour or by the day, and employees paid by the week unless they earn more than \$3,120 annually and apply for exemption from the Act; there are therefore a number of construction workers not covered in this tabulation; (2) not all unemployed workers have made 180 days contributions prior to their period of unemployment; (3) a worker who is unemployed twice during a 12 month period does not as a rule establish a benefit year the second time; (4) the establishment of a benefit year does not give an indication of the duration of unemployment.

TABLE 31.—UNEMPLOYMENT IN CONSTRUCTION OCCUPATIONS, PERCENTAGE OF TRADE UNION MEMBERSHIP UNEMPLOYED, BY OCCUPATION, CANADA, QUARTERLY, 1945—SEPTEMBER, 1947.

Data obtained by courtesy Research and Statistics Branch, Department of Labour.

The figures in Table 31 are based on quarterly returns from trade unions reporting to the Department of Labour. Returns from unions reporting vary from quarter to quarter with consequent variations in the membership upon which the percentage of unemployment is based. The reporting unions had a total membership of 31,193 in March, 30,071 in June, 26,356 in September, and 32,587 in December, 1945; 37,887 in March, 40,201 in June, 37,805 in September, and 42,351 in December, 1946; 41,391 in March, 42,679 in June, and 42,717 in September, 1947. Total trade union membership in construction occupations in Canada is estimated as 57,501 at the end of 1944, 65,569 at the end of 1945, and 63,266 at the end of 1946 in the 1945 and 1946 issues of *Labour Organization in Canada*, Department of Labour.

Unemployment in this tabulation refers only to involuntary idleness, due to economic causes. Persons who are without work because of illness, a strike, or a lockout, or who are engaged in work outside their own trade, are not considered unemployed.

Although trade union membership itself may be affected by conditions of employment over long periods, the percentages of trade union members unemployed are useful indicators of unemployment in the occupations covered. These data are supplementary to data on employment and unemployment of workers in the construction industry shown in Tables 28, 29, and 30.

TABLE 32.—VOCATIONAL AND APPRENTICESHIP TRAINING IN CONSTRUCTION TRADES BY NUMBER IN TRAINING, CANADA, QUARTERLY, 1946—SEPTEMBER, 1947.

Compiled by the Vocational Training Branch, Department of Labour.

TABLE 33.—IMMIGRATION OF CONSTRUCTION WORKERS, BY TRADE, CANADA, 1945—SEPTEMBER, 1947.

Compiled by Economic Research Division, Central Mortgage and Housing Corporation, from data supplied by courtesy Dominion Bureau of Statistics, and the Immigration Branch, Department of Mines and Resources.

TABLE 34.—STRIKES IN THE BUILDING INDUSTRY, CANADA, 1945—SEPTEMBER, 1947.

Data obtained from monthly issues of *The Labour Gazette*, Department of Labour.

TABLE 35.—INDEXES OF WHOLESALE PRICES, SELECTED BUILDING MATERIALS AND ALL COMMODITIES, CANADA, 1945—OCTOBER, 1947.

Composite indexes of wholesale prices of building materials and all commodities for the year 1945 obtained from *Prices and Price Indexes*, April, 1946, D.B.S., p. 3. Data for 1946-1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S. Indexes of specific commodities obtained by courtesy of the Prices Branch, D.B.S. All data converted from a 1926 to a 1935-1939 base.

(1) Brick index refers to 'dry-pressed face No. 1, F.O.B. Works, Montreal'.

(2) Glass index refers to '188, single diamond, 40 U.I.'

- (3) Plaster index refers to 'hardwall plaster, neat, F.O.B. Works, Ontario'.
- (4) Steel pipe index refers to 'steel pipe, butweld, 1" diam., basing point wholesale to distributors'.
- (5) Range boiler index refers to 'range boilers, 30 gallon capacity, F.O.B. Works, Toronto and Montreal'.
- (6) Composite Index of Building Materials is based on 111 building and construction commodities.
- (7) Composite Index of All Commodities is based on 510 commodities.

TABLE 36.—AVERAGE HOURLY WAGE RATES IN CONSTRUCTION OCCUPATIONS, CANADA, 1945—SEPTEMBER, 1947.

The rates on which Table 36 is based obtained for 1945 from *Wage Rates and Hours of Labour in Canada, 1945*, Research and Statistics Branch, Department of Labour, and for 1946 by courtesy Research and Statistics Branch, Department of Labour. Preliminary rates for 1947 obtained by courtesy Industrial Relations Branch, Department of Labour.

Rates shown in Table 36 represent averages of rates in 15 Canadian cities and their environs, weighted according to the number of housing unit completions in each city during 1946. The cities covered, and their weights expressed in percentage terms are as follows: Calgary, 5 per cent; Edmonton, 4 per cent; Halifax, 3 per cent; Hamilton, 3 per cent; London, 4 per cent; Montreal, 17 per cent; Ottawa, 7 per cent; Quebec, 5 per cent; Regina, 2 per cent; St. John, 1 per cent; Toronto, 19 per cent; Vancouver, 13 per cent; Victoria, 4 per cent; Windsor, 3 per cent; Winnipeg, 10 per cent.

The rates for 'all construction workers' and 'skilled construction workers' represent averages of the trade rates, weighted according to the value of the on-site labour of each trade engaged in residential building, as estimated in *The Labour Value of the Building Dollar*, O. J. Firestone, King's Printer, 1943, p. 29. The percentage weights are as follows: bricklayers and masons, 7 per cent; carpenters, 37 per cent; painters, 5 per cent; plasterers, 9 per cent; plumbers, 13 per cent; electricians, 3 per cent; sheet metal workers, 3 per cent; unskilled workers, 23 per cent.

As this method of weighting differs from that used in calculating the Department of Labour's annual index of hourly wage rates in construction occupations, annual variations in the rate for 'all construction workers' as shown in Table 36 are apt to differ somewhat, but not materially, from variations in the annual index as prepared by the Department of Labour. The quarterly data for 1947 are preliminary, and subject to revision with the issuance of the Department of Labour's annual rates for 1947.

TABLE 37.—INDEXES OF COST OF LIVING AND RENT, CANADA, 1945—OCTOBER, 1947.

Data for the period 1945 to December 1946, obtained from *Prices and Price Indexes*, December, 1946, D.B.S. p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

TABLE 38.—INVESTORS' INDEXES OF BUILDING MATERIALS AND ALL INDUSTRIAL COMMON STOCK PRICES, CANADA, 1945—OCTOBER, 1947.

Data for the period January, 1945 to December, 1946 obtained from *Prices and Price Indexes*, December, 1946, D.B.S., p. 13. Data for 1947 obtained from monthly issues of *Prices and Price Indexes*, D.B.S.

- (1) Building materials index is based on 16 stocks during 1945-1947.
- (2) All industrial index is based on 74 stocks during 1945-1947.

INDEX OF CONTENTS

NOTE.—*Page numbers in heavy type refer to subject matter in the Factual Summary, while those in lighter type refer to Tabular Material.*

	PAGE
Amendment, Regulations for Loans, National Housing Act, 1944.....	10
Apprenticeship training, construction trades.....	21 , 62
Approved Priorities, Housing.....	15 , 44
Bank loans, building.....	16 , 46
Benefit years established, construction occupations.....	20 , 60
Births.....	9 , 27
Building costs.....	22-23 , 65, 66
Building labour:	
apprenticeship training.....	21 , 62
earnings.....	20 , 56, 57
employment.....	20 , 56, 57, 58
hourly wage rates.....	22-23 , 66
immigration.....	21 , 63
strikes.....	22 , 64
unfilled vacancies.....	20 , 59
unplaced applicants.....	20 , 59
vocational training.....	21 , 62
Building loans, banks.....	16 , 46
Building materials:	
exports.....	16-18 , 55
imports.....	16 , 54
prices.....	22 , 65
production.....	16-20 , 47-50
sales.....	16-20 , 51-53
stocks.....	16-20 , 51-53
Building permits issued, residential.....	9-10 , 28
Canadian Farm Loan Act, 1927.....	15 , 42
Common stock prices.....	23 , 68
Completions of housing units.....	9 , 30, 31
Construction industry:	
employment.....	20 , 56, 57, 58
unemployment.....	20-21 , 58, 59, 60, 61
Contracts awarded, residential.....	9-10 , 29
Cost of living.....	23 , 67
Deaths.....	9 , 27
Double depreciation rental projects.....	15 , 45
Earnings, building industry.....	20 , 56, 57
Employment:	
building industry.....	20 , 56, 57
construction industry.....	20 , 58
all industry.....	56
Exports of building materials.....	16-18 , 55
Farm housing:	
Canadian Farm Loan Act, 1927.....	15 , 42
Farm Improvement Loans Act, 1944.....	15 , 43
Veterans' Land Act, 1942.....	14 , 40, 41
Farm Improvement Loans Act, 1944.....	15 , 43

	PAGE
Home Extension Loan Guarantees, N.H.A., 1944.....	13 , 35
Hourly wage rates, construction workers.....	22-23 , 66
House-building activity.....	9-10 , 28, 29, 30, 31
Housing for home-owners, N.H.A., 1944.....	12-13 , 33
Housing for rental purposes, N.H.A., 1944.....	13 , 33
Housing units:	
completions.....	9 , 30, 31
starts.....	9-10 , 30
under construction.....	9 , 30
Immigration, construction workers.....	21 , 63
Imports of building materials.....	16 , 54
Indexes:	
cost of living.....	23 , 67
employment, all industry.....	56
employment, building industry.....	20 , 56-57
all commodity prices.....	22 , 65
building material prices.....	22 , 65
common stock prices.....	23 , 68
rent.....	23 , 67
Integrated housing projects, N.H.A., 1944.....	12-13 , 33
Joint loans, N.H.A., 1944.....	11 12
Limited dividend corporation loans, N.H.A., 1944.....	13 , 33
Loans to primary industries, N.H.A., 1944.....	13 , 33
Marriages.....	9 , 27
National Housing Act, 1944.....	11 13 , 32-35
Net family formation.....	9 , 27
Population.....	9 , 27
Priority assistance, house-building.....	15 , 44
Production, building materials.....	16-20 , 47-50
Publicly-assisted house-building.....	10-15 , 32-45
Real estate lending, private.....	16 , 46
Rental housing:	
double depreciation projects.....	15 , 45
National Housing Act, 1944.....	13 , 33
rental housing program, 1948.....	10 11
Wartime Housing projects.....	13 14 , 37-39
Rentals	23 , 67
Sales, building materials.....	16 , 18 20 , 51-53
Starts of housing units.....	9-10 , 30
Stocks of building materials.....	16 , 18 20 , 51-53
Strikes in the building industry.....	22 , 64
Unemployment, construction industry.....	20 21 , 58, 59, 60, 61
Unfilled vacancies, construction occupations.....	20 , 59
Unplaced applicants, construction occupations.....	20 , 59

	PAGE
Veterans' Land Act, 1942.....	14 , 40, 41
Vocational training, construction occupations.....	21 , 62
Wartime Housing program, 1948.....	10-11
Wartime Housing projects.....	13-14 , 37-39
Wholesale prices:	
all commodities.....	22 , 65
building materials.....	22 , 65

9643

